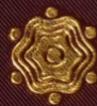


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# Mercantile Manchester

PAST AND PRESENT.



BY

JOHN MORTIMER

(Chief Cashier, Henry Bannerman & Sons Limited, Manchester).

WITH FORTY-SEVEN ILLUSTRATIONS.

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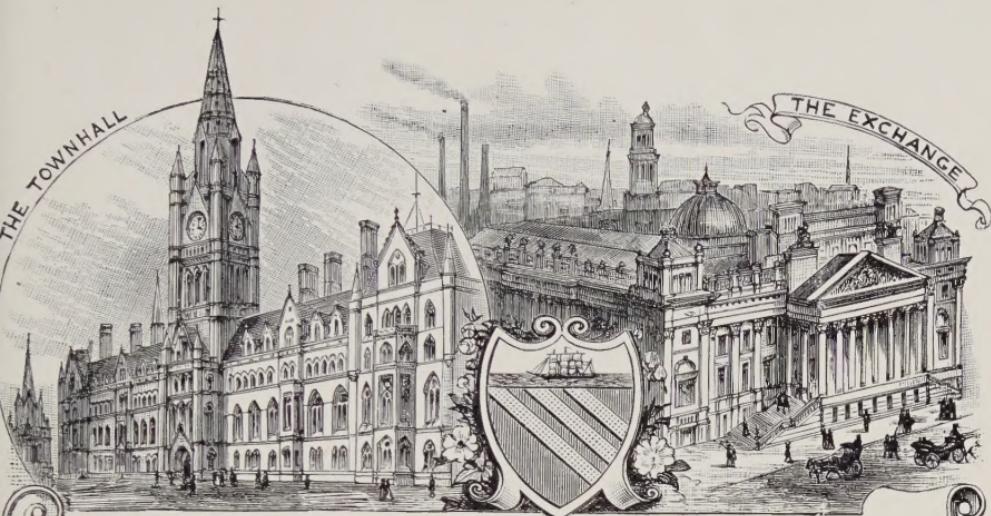


# MERCANTILE MANCHESTER

PAST AND PRESENT







# MERCANTILE MANCHESTER

PAST AND PRESENT

BY  
JOHN MORTIMER,  
(Chief Cashier,  
Messrs. Henry Bannerman & Sons Ltd.,  
Spinners, Manufacturers, and  
Merchants, Manchester.)

With Forty-seven Illustrations.

MANCHESTER:  
PALMER, HOWE & CO.,  
73, 75, & 77, PRINCESS STREET.  
LONDON: SIMPKIN, MARSHALL & CO.

1896.



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49071658

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MANCHESTER:  
PALMER, HOWE AND CO.  
PRINCESS STREET.



## PREFATORY NOTE.

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**G**HE following pages have been reprinted from the “Diary and Buyers’ Guide” for 1896, issued by Henry Bannerman and Sons, Limited, Manchester.

In dealing with *Mercantile Manchester*, nothing more ambitious has been attempted than the brief descriptive presentation—within certain prescribed boundaries—of some of the commercial aspects of the city, retrospective and contemporary. Whether the effort to make the subject attractive has been successful or not, is left to the reader to decide.





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PICCADILLY.



# MERCANTILE MANCHESTER

## PAST AND PRESENT

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### CHAPTER 1.

THE COMING OF THE FLEMISH WEAVERS—EARLY INDUSTRIES—MANCHESTER COTTONS—MANUFACTURERS AND CHAPMEN OF THE SEVENTEENTH CENTURY.

**N** the principal chamber of the Town Hall of Manchester the stranger is shown a series of decorative mural pictures painted by the late Ford Madox Brown, in illustration of some salient features of local history. From this pictorial chronicle in brief, the observer will learn, by quaint presentation, how in the early instance Roman invaders came hither, and having ousted certain Britons from a lodgment of theirs on the banks of the river Medlock—which some writers are pleased

to suppose had hitherto been known as “A place of tents”—commenced building walls of enclosure and defence, which the picture shows in process of construction, and rising in a cleared space amid a wide waste of woodland. These Romans, as we know, in due time established a town of their own, of which the veriest fragment of a wall is the only remnant left, and then after centuries of occupation took their departure to return no more.

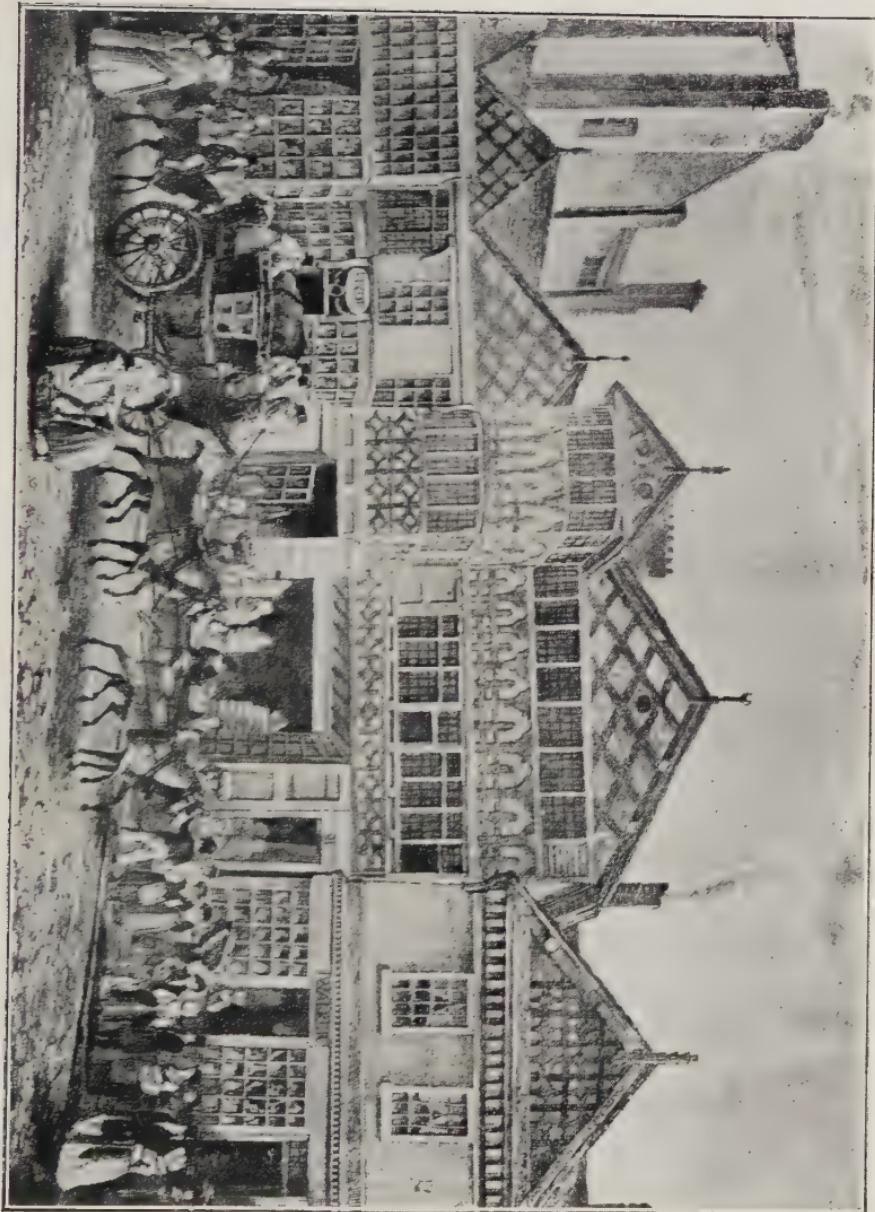
Following this come other pictorial legends, suggestive of subjugation and possession by other builders and occupiers, Saxons and Danes to wit, the latter however being more destructive than constructive, so much so that the town is considered well rid of them when they are eventually driven out; but it is when we come to a painting representing “The establishment of Flemish weavers in Manchester, 1363,” that we reach the true starting point in the city’s history as a place of manufacture and merchandise. It is to Edward III. and his Queen Philippa that we owe the bringing of Flemish woollen weavers to England, and the artist in dealing with the local aspect of that important movement, has in his own imaginative way given prominence to the queen, who is supposed to visit her Manchester weavers under picturesque conditions, riding on her palfrey and accompanied by attendants who bear branches of May-blossom which they have brought with them from the greenwood out-

side. The typical weaver of that time is shown working at a loom, which is sheltered under a pent-house roof, and open to the street. Whether Philippa did or did not so present herself is of little moment, though to her very largely must credit be given for the promotion of woollen weaving here; and also, it would appear, in a contemporary and scarcely less important way to a baron of Manchester, in this same Edward's time, John de la Warre, who distinguished himself as a soldier in Flanders, and when the fighting was over brought weavers back with him to teach their craft to his people. Previous to this other Flemish weavers of linen had taken up their abode in England, the date of their arrival being somewhere midway in the thirteenth century, so when, as we find, mention is made at the end of the century of one Alexander le Tinctore, otherwise the dyer, dwelling in that part of Manchester still known as Ancoats, it is supposed that it was upon the new linen cloths, or upon the then existing woollen fabrics of a ruder kind, that the art of dyeing was being practised. In evidence of the supposed existence of an earlier woollen manufacture than the Flemish, it is stated that as early as 1282 there was a fulling mill on the river Irk, that tributary of the Irwell once renowned for the excellence of its eels, but now an inky stream largely hidden away in culverted obscurity beneath city streets. There was also some sort of trading going on in the town, for

in 1301, when a charter was granted to it by its baron, mention is made of “the shops rented in the market place and of the stranger merchants’ sheds.”

When the Flemish weavers came to Manchester they found it a place of little account, indeed, the sheriff of Lancashire being required in 1366 to make a return of those who, from their social position, might be sent as representatives to parliament, reports regarding the cities or boroughs in the county, that they could not undertake it, “by reason of their inability, low condition, or poverty.” Meanwhile however, such industries as were possible would be carried on, but not, it would be seen, without fear of dangerous innovations, for we read that in 1482, when fulling mills were introduced for the manufacture of hats, this caused so much alarm that a petition was sent to parliament, when an injunction was granted against their being used for two years. About forty years after this there crops up in the town records, the figure of a notable woollen clothier, of somewhat uncertain identity, inasmuch as he is known variously as Martin Brian, or Briam, or Byron, who is said to have “kepte a great number of servants at worke — spinners, carders, weavers, fullers, dyers, shear-men, etc., to the greate admiration of all that came into his house to behold them.”

Of the aspect of the town about this time, John Leland, who visited it in 1538, sayeth, “Mancestre, on





the south side of Irwel river, stondeth in Salfordshire, and is the fairest, best builded, quikkest, and most populous tounne in all Lancastreshire. . . . There be divers stone bridges in the towne, but the best of three arches is over Irwel. This bridge dividith Manchestre from Salford, the which is a large suburbe to Manchestre.” In connection with Leland’s reference to Salford, it may be said that the “suburbe,” as he is pleased to call it, had, more than three centuries before, got its charter from Ranulf, Earl of Chester, making it a free or corporate borough, a distinction which it has ever since retained. With the river flowing between them the two towns have grown up together, if not in beauty, at least in close relationship side by side, having certain interests in common, but each possessing its own institutions for local government and conditions of parliamentary representation.

As throwing some light upon the commercial advancement of Manchester, it should be said here that the town had acquired the privilege of sanctuary for certain classes of offenders and malefactors, but in time the honest burgesses discovered that the privilege was something of which they would be well rid. Looking round for a place to which the blessing might be transferred, they fixed upon Chester, or Westchester as it was then called, and to this end they framed their petition. The reasons for the transfer, as set forth in the Act by which it was effected, are curious. It would

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seem that Manchester could then be truthfully described as a town well inhabited, with many persons dwelling therein who were occupied in manufacturing cloths of linen and woollen, whereby they had “obtained riches, and wealthy livings, and had employed many artificers and poor folks.” To supply these honest workers many strangers came from Ireland and elsewhere, offering linen yarns and other necessary wares for the making of cloth. Now, it would appear, that these linen yarns had to lie without as well in the night as in the day continuously, for the space of one-half year, to be whitened before they could be made into cloth, and the woollen fabrics had also to hang upon the tenter to be dried before they could be dressed up. The necessary exposure of these valuable products in the crofts of an unwalled town proved too great a temptation to the idle and vicious vagabonds who had come to seek sanctuary, the consequence being that the yarn laid out to bleach was stolen and great pieces of cloth were cut away from the tenters. The depredators did not stop here, but broke into the fulling mills also. These thefts had the effect of impoverishing the manufacturers, who, not being able to meet their engagements with the Irish dealers and others, were deprived of credit and threatened with such a stoppage of supplies as tended to the utter decay and desolation of the town. This was not to be endured, and so that precious right of sanctuary was,

about 1541, happily transferred to Chester, a town which had no such trade of merchandise, but possessed what Manchester lacked, a strong gaol and also a mayor and bailiffs.

The woollen fabrics which those Flemish weavers and their successors wove had come to be variously called Manchester stuffs or Manchester "cottons," though no vegetable wool was used in their production. This is made evident by an Act passed in 1552, "for the true making of woollen cloth," whereby it is directed "that all the cottons called Manchester, Lancashire, and Cheshire cottons full wrought for sale shall be in length twenty-two yards, and contain in breadth three-quarters of a yard in the water, and shall weigh thirty pounds the piece at the least, and that all cloths called Manchester rugs, otherwise frizes, shall contain in length thirty-six yards, and in breadth three-quarters of a yard, coming out of the water, and stretched on the 'teyntor' nor otherwise above a nail in breadth, and being so fully wrought and well dried, shall weigh every piece forty-eight pounds at the least." Subsequently in 1557, an Act was passed to amend this one, and therein it was provided that all the aforesaid cottons, rugs, and frizes may be divided into two half pieces, relatively the same in width and weight as a whole piece. Then in a further year it came to pass that an "Aulneger" was appointed by parliament for the county of Lancaster, and it was this officer's duty

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to measure all cloths made for sale, and to mark them with the king's seal and with a stamp bearing the maker's name and the length of the piece. About this time, too, more Flemish weavers fleeing from persecution in their own country came to the town, and by their coming widened the area of our manufacturing industries, helping, it may be, thereby to produce that favourable impression on Camden, who, as the result of his visit in 1586, says that Manchester "surpasses the neighbouring towns in elegance and populousness, there is a woollen manufacture, market, church and college." Your manufacturer of those days was a picturesque figure if we may take for a type one who is described as wearing a doublet, breeches and round hose, with a cloak, a felt hat and band, and who carried a dagger withal. As a background to this figure we have a town whose dwellings were chiefly constructed of wood covered with a kind of mud plaster. These picturesque Elizabethan houses obtained for a long time, so that when in the middle of the following century a brick house was erected in Market Sted Lane, the new departure was considered worthy of special mention in the Court Leet records. Regarding this same Court Leet, it was an important step when, in 1600, it decreed that "no person was allowed to weigh any yarn or other stuff but by the standard weights of the town." In those times Manchester goods were finding their way to London, an old partnership deed

showing that the goods sent there for sale "were Stopport clothe, cotton yarne or cotton wool, frizes, whites, ruggs, and bayes." Then of that Sir Nicholas Mosley, knight, who was Lord Mayor of London in Elizabeth's time, and afterwards became Lord of the Manor of Manchester, it is said that "he was a prosperous merchant, and managed the exportation of goods from London which were manufactured under the direction of his brother Anstrey at Manchester." The reference already made to cotton wool shows that it had been introduced into local manufactures, and in further evidence we find that in 1641, Lewis Roberts, in *The Treasure of Traffic*, says: "the town of Manchester buys the linen yarn of the Irish in great quantity, and weaving it, returns the same again to Ireland to sell. Neither doth her industry rest here, for they buy cotton wool in London that comes from Cyprus and Smyrna and work it up into fustians, vermilions, dimities and other such stuffs, which they return to London, where they are sold, and thence, not seldom, are sent to foreign parts, which have means on far easier terms to provide themselves of the first material." Of the town in 1644 it is said that it consisted mainly of two narrow streets, or rather lanes—Deansgate, which extended to the present Back King Street, and Market Sted Lane, which extended to about the present Spring Gardens. Six years later when a plan of the place was made, in the description annexed we

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read that “the people in and about the town are said to be in general the most industrious in their callings of any in the northern parts of the kingdom. The town is a mile in length, the streets open and clean kept, and the buildings good. The trade is not inferior to that of many cities in the kingdom, chiefly consisting in woollen frizes, fustians, sackcloths, mingled stuffs, caps, inkles, tapes, points, etc., whereby not only the better sort of men are employed, but also the very children by their own labours can maintain themselves. There are besides all kinds of foreign merchandise brought and returned by the merchants of the town, amounting to the sum of many thousands of pounds weekly.”

As we trace the development of this trading spirit in the town it is in evidence that at this time there had come into existence certain chapmen, as they were called, who bought cloth in the grey state from the weavers in the adjacent towns, and then having applied the finishing processes, sold it again in the country. These Manchester traders, says Dr. Aikin, “went regularly on market days to buy pieces of fustian of the weaver, each weaver then procuring yarn or cotton as he could, which subjected the trade to great inconvenience. To remedy this some of the chapmen furnished warps and wool to the weavers, and employed persons on commission to put out warps to the weavers. They also encouraged weavers to fetch them from

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Manchester, and by prompt payment and good usage, endeavoured to secure good workmanship." Of these chapmen was Humphrey Chetham, who founded the Blue Coat Hospital, and who was the principal buyer of cloth at Bolton. Incidentally of this seventeenth century trading, as regards the form of payment, it has been noted that "in the reign of Elizabeth and her successors tradesmen in general carried small money of their own, being under an obligation to take it again when brought to them, so that a man in Manchester engaged in a large trade was obliged to keep a sorting box in which he placed the coin of each separate trader, until he sent to get it changed to silver."

Dr. Aikin, already referred to, and who wrote a century ago, in his description of Manchester tells us that the trade of it may be divided into four periods. First we have the small manufacturers, working hard for a bare livelihood, and without any accumulated capital; then comes a time when, though money is being saved, they still work hard and live plainly; the third is a period of continued growth and expansion, when riders are being sent for orders to every market town in the kingdom, and the manufacturers begin to show signs of luxury in their manner of living. In the fourth period there is a marked increase in this disposition to luxury, which is rendered possible by the extension of trade to Europe, whither the riders and factors have betaken themselves. The same writer is

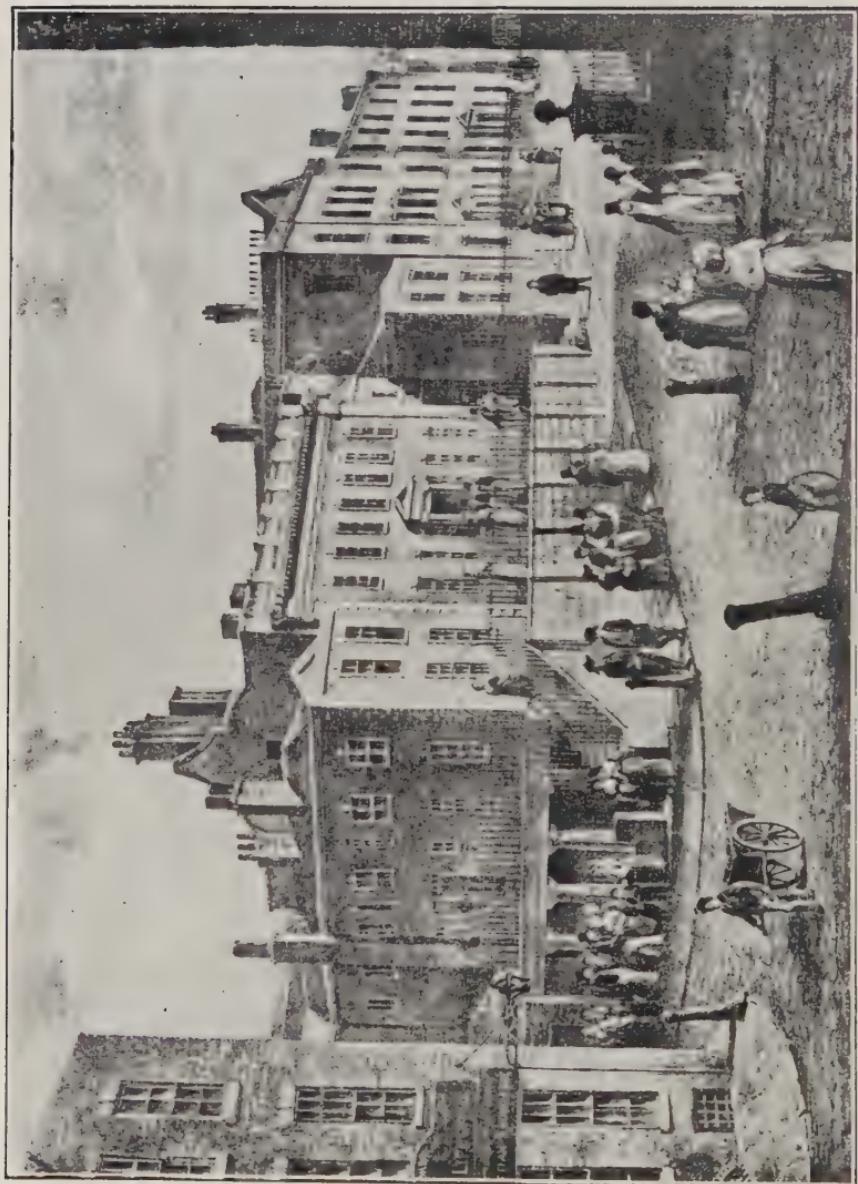
of opinion that before 1690 there were few or no capitals of £3,000 or £4,000 acquired by trade in Manchester, but from that date forward money was being made, and the traders began to build themselves modern brick houses in place of those old Elizabethan ones of wood and plaster; they also took apprentices, the fee for seven years' training being, it would appear, sixty pounds. Both masters and apprentices strove hard, the latter having to do the rough work, and carry goods on their shoulders through the streets. The manufacturers, even those in an extensive way, were in their warehouses before six o'clock in the morning, having along with them their children and apprentices. At seven they returned to breakfast, which consisted of oatmeal porridge contained in one large dish. At the side of this was a pan of milk, and into these two vessels each one dipped with a wooden spoon until all was finished, and then they went back to work. These thrifty manufacturers were careful that no undue exactations should be made upon them, and so when in 1694 the Lord of the Manor sought to impose a duty of two-pence per pack upon all goods of the description called Manchester wares sold within the manor, they revolted and gained their case in law.





KING STREET.

(From an old print in the Collection of Mr. Albert Sutton.)





## CHAPTER II.

MANUFACTURERS AND TRADERS OF THE EIGHTEENTH CENTURY—FUSTIAN MASTERS—BAGMEN—THE FIRST EXCHANGE—CANALS—THE FUSTIAN TAX—DEVELOPMENT OF COTTON MANUFACTURES—THE COMMERCIAL SOCIETY.

WE have now arrived in our chronicle at the end of the seventeenth century, and for our information regarding the trading features of the town in the succeeding one, must still rely mainly upon our entertaining author, Dr. Aikin. Among other items of interest, he has some extracts from an expense book kept by a Manchester manufacturer, the first date entered being 1700. This worthy burgess, it seems, pays a rent of forty pounds per year, the charge it is supposed being both for his house and warehouse. He pays ten shillings a quarter for *chapel wages*, being his contribution to the expenses of the meeting house. In 1702 he pays for the first time ten shillings for coffee and tea; a spinet costs him over five pounds

a special periwig is put down at two pounds ten shillings; and upon the purchase of an ass there is expended five pounds. He has two daughters in London, who have been placed in charge of a person who manages a warehouse for him there, and when he travels to town his constant annual luxuries are Brunswick mum, beer and tobacco. The health of a young child necessitating a journey to Scarborough, the sea bathing place of the time, the cost of the journey is set down at upwards of twenty-six pounds, the hire of a coach being in excess of thirteen pounds. When George the First was king, says our author, many country gentlemen began to send their sons as apprentices to such manufacturers as the one described. Though these young gentlemen had not been accustomed to any great luxury in their homes, they found the new manner of life so different to their previous experiences that many of them fled at the earliest opportunity, and others who had the courage to work out their indentures would not stay longer, and either entered the army or went to sea. Very little it appears was done to render the evenings of these apprentices pleasant or endurable at home, where they were considered rather as servants than pupils, and so they got into the way of frequenting taverns, and acquired habits of drinking that remained with them in after life. "To this in part," says our author, "is to be attributed the bad custom of gilling, or drinking

white wine as a whet before dinner, to which at one period a number of young men fell a sacrifice."

During the first thirty years of the eighteenth century the old established houses confined their trade to the wholesale dealers in London, Bristol, Norwich, Newcastle, and those who frequented Chester fair, and in this way the profits were divided between the manufacturer, the wholesale and the retail dealer. Then came the time when "the chapmen kept gangs of packhorses, and accompanied them to the principal towns with goods in packs, which they opened and sold to shopkeepers, lodging what was unsold in small stores at the inns. The packhorses brought back sheep's wool, which was bought on the journey and sold to the makers of worsted yarn at Manchester, or to the clothiers of Rochdale, Saddleworth, and the West Riding of Yorkshire." In the process of development, too, a new departure was made about 1750, when, as Guest tells us in his *History of the Cotton Manufacture*, there arose a second rate class of merchants called fustian masters. These resided in the country and employed the neighbouring weavers, and the mode of conducting the manufacture was as follows:—The master gave out a warp and raw cotton to the weaver, and received them back in cloth, paying the weaver for the weaving and spinning; the weaver, if the spinning was not done by his own family, paid the spinner for the spinning, and the spinner paid the

carder and rover. The weaving of a fine piece containing twelve pounds of eighteenpenny weft occupied a weaver fourteen days, and he received for the weaving eighteen shillings; spinning the weft at ninepence per lb., nine shillings; picking, carding and roving, nine shillings. The fustian master, when he had got his woven pieces, betook himself to the Manchester market and sold them in the grey to the merchant there, who afterwards got them dyed and finished. To dispose of their goods, the merchants did not, as heretofore, travel with them on packhorses—which by reason of the improved condition of the roads had given way to wagons as a more suitable means of transit—but rode abroad themselves or sent their representatives, travelling thus on horseback, carrying with them in their saddle-bags, patterns or samples, and when they returned home again the goods they had sold were forwarded by carriers' wagons. This new departure is significant, inasmuch as it marked the advent of the bagman, a very important personage in the distribution of industries. Mr. Guest, who wrote in 1823, has expressed himself very quaintly regarding the commercial travellers or bagmen of his time. He says: “This practice, far more commodious than the rude and inconvenient mode of carrying merchandise from town to town, has become general, not only in this, but in every other business; and it may now be asserted that the whole of the internal whole-



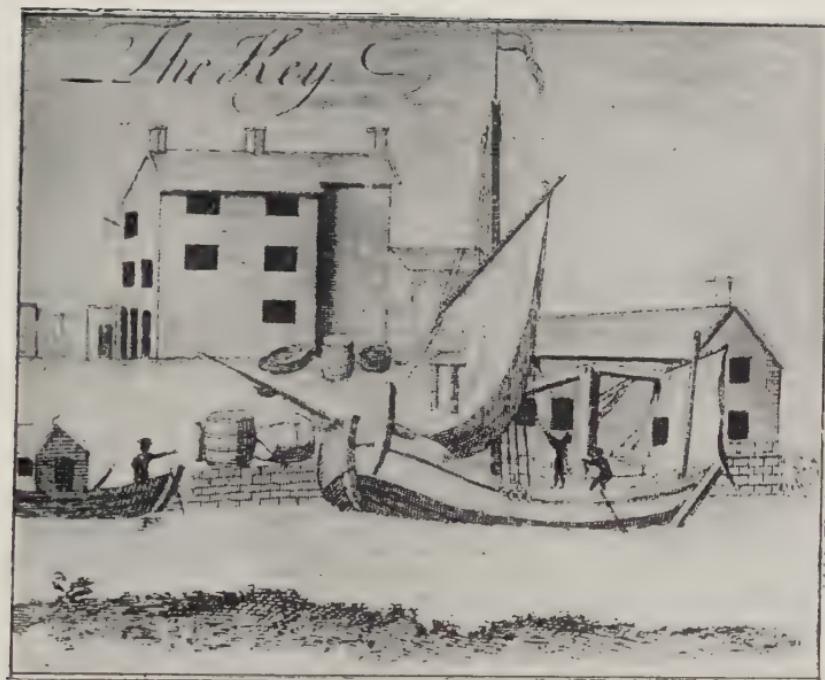
BLACKFRIARS BRIDGE.



sale trade of England is carried on by commercial travellers—they pervade every town, village and hamlet in the kingdom, carrying their samples and patterns, and taking orders from the retail tradesmen, and afterwards forwarding the goods by wagons and canal barges to their destination; they form more than one half of the immense number of persons who are constantly travelling through the country in all directions, and are the principal support of our inns, the neatness and comfort of which are celebrated throughout Europe. The commercial travellers are in a great measure the cause of this neatness and comfort, for they soon find out the best houses of entertainment, and being gregarious, the news is readily communicated, and the best houses of course become more frequented, a circumstance which excites emulation among the innkeepers. These travellers are a body of men exhibiting intelligence and acuteness, combined, in many instances, with self-conceit and the superficial information acquired by reading newspapers." That last remark appears somewhat ungracious, but it is curious to note that Archibald Prentice in his *Personal Recollections of Manchester*, writing of the year 1812, when he was a young rider or traveller, says of his first experience in travelling, "in the course of that four months' journey I had found that the Birmingham and Manchester bagmen were rated by their fellow travellers as the rudest and meanest men on the road."

Their opinions and manner of expressing themselves in politics however had given offence to Mr. Prentice and helped no doubt to produce this unfavourable impression.

Dr. Aikin says of this early travelling with saddle-bags, "that during the forty years from 1730 to 1770 trade was greatly pushed by these bagmen, who visited towns which before had been supplied from the wholesale dealers in the capital places before-mentioned. As this was attended with much more risk, some of the old traders withdrew from business or confined themselves to as much as they could do on the old footing, which by the competition of young adventurers diminished yearly. In this period strangers flocked from various quarters, which introduced a great proportion of young men of some fortune into the town, with a consequent increase of luxury and gaiety. The fees of the apprentices becoming an object of profit, a different manner of treating them began to prevail. Somewhere before 1760 a considerable manufacturer allotted a back parlour with a fire for the use of his apprentices, and gave them tea twice a day. His fees in consequence rose higher than had before been known, from £250 to £300, and he had three or four apprentices at a time. The highest fee known as late as 1769 was £500. Within the last twenty or thirty years (written about 1795), the vast increase of foreign trade has caused many of the Manchester manufac-



THE QUAY.

(From Casson and Berry's Plan of Manchester, 1740.)



turers to travel abroad, and agents or partners to be fixed for a considerable time on the Continent, as well as foreigners to reside at Manchester, and the town has now in every respect assumed the style and manners of one of the commercial capitals of Europe."

Of the character of these eighteenth century Manchester folk, manufacturing, trading, and other, it has elsewhere been said that they were "of a good sort, being pretty much of the old English temper, hearty and sincere in their affections and expressions, given to hospitality, very kind and civil to their friends, but very stiff and resolute against their enemies." They were people of simple tastes. At an evening club frequented by the most opulent manufacturers, "the expenses of each person were fixed at fourpence half-penny, viz., fourpence for ale and a halfpenny for tobacco. At a much later period, however, a sixpenny-worth of punch and a pipe or two, were esteemed fully sufficient for the evening's tavern amusement of the principal inhabitants." This form of social intercourse still obtained when Dr. Aikin wrote his book, for we read therein that "There now resides in the Market place of Manchester, a man of the name of John Shawe, who keeps a common public-house, in which a large company of the respectable Manchester tradesmen meet every day after dinner, and the rule is to call for sixpennyworth of punch. Here the news of the town is quickly known. The high change at

Shawe's is about six, and at eight o'clock every person must quit the house, as no liquor is ever served out after that hour, and should anyone ever be presumptuous enough to stop, Mr. Shawe brings out a whip with a long lash, and proclaiming aloud, 'Past eight o'clock, gentlemen,' soon clears the house. For this excellent regulation Mr. Shawe has frequently received the thanks of the ladies of Manchester and is often toasted; nor is anyone a greater favourite with the townsmen than this respectable old man. He is now very far advanced in life, we suppose not much short of eighty, and still a strong, stout, hearty man. He has kept strictly to this rule for upwards of fifty years. It is not unworthy of remark, and to a stranger is very extraordinary, that merchants of the first fortunes quit the elegant drawing-room, to sit in a small, dark dungeon, for this house cannot with propriety be called by a better name—but such is the force of long-established custom!"

To return to the earlier features and circumstances of this eighteenth century manufacturing and trading, it may be noted how the chronicler says that in 1701 the town of Liverpool first became the port of Manchester, and as a consequence rapidly grew in importance. In 1721 the rivers Irwell and Mersey were made navigable to Liverpool for vessels of fifty tons, an important addition to the packhorse form of carriage and communication. Simultaneously a post,



SIR OSWALD MOSLEY'S EXCHANGE, 1729.

(From Casson and Berry's Plan of Manchester.)



three times a week, was established between London and Manchester. About this time, too, Manchester was described as "the largest, most rich, populous and busy *village* in England." So far the enterprising manufacturers and traders had no Exchange wherein to foregather, but in 1729 the Lord of the Manor, Sir Oswald Mosley, undertook to provide them with one, which was erected in the market place. It is described as having been a solid structure and not without pretensions to beauty, intended "for chapmen to meet in and transact their business." This was the Exchange upon which were placed in 1746 the spiked heads of three rebels who had espoused the cause of the Pretender. It lasted until 1790, having in the meantime fallen into considerable disrepute, for it came about that the butchers usurped the covered spaces intended for chapmen, finding it convenient for setting up their stalls. Moreover, it became a squalid place where idle vagabonds would loiter, who rendered it a "nursery school for petty crimes, and a nest for disease," so that it came to be known as the "Lazaretto." These evils, says Aston, "effectually kept the mercantile part of the town on the outside of its walls, in spite of narrow, crowded streets, and the humid temperature (almost proverbially so) of Manchester." When in 1790 this Exchange was taken down the older associations clung to the open space, which was still the meeting place

for commercial purposes of manufacturers and merchants. This was continued for some years in spite of increasing trade, and a continually increasing custom of resorting to 'change at certain times of the day. To these men, doubtless, it was that the rhymester thus made reference:—

“They, who of old, 'ere weft was sold in cop,  
Stood in the front of Matthew Travis' shop,  
Or blocked the way to Loxham's tavern door,  
Cheaply to buy, or buyers to allure.”

At the time of the “fustian masters” already alluded to, or say about 1750, the textile industries were mainly carried on amid pastoral surroundings and associations. In the homesteads of the small farmers, and the humbler dwellings of the cottagers the primitive spinning-wheel hummed busily, and there, too, the shuttle of the hand-loom weaver did merrily go flashing through the loom. But it was the eve of great mechanical changes, indicated in forms of invention, which if not in themselves successful, were the precursors of others that were destined to succeed and abide. Already that spinning engine, with its rollers which Lewis Paul conceived and John Wyatt constructed, had been set up and “turned by two or more asses” at Birmingham, and another like it, containing two hundred and fifty spindles had been worked by water-power at Northampton. The fly-shuttle, also, had been invented by John Kay of Bury, and this, too, in the course of its application, was to work wondrous

changes in the weaver's productive power. As yet, however, the modern factory was not, and the tall chimney with its flaunting pennon of smoke was a sight unknown.



*OLD WATCHMAN, ABOUT 1754.*

The Manchester of the middle of the eighteenth century with its merchants, manufacturers and weaver

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folk, was still a very circumscribed place, where a few minutes' walk would bring you to the extremities of it, so that when they attempted to set up hackney coaches there was little or no use for them, sedan chairs being found more convenient. So primitive was it yet in its social government that its burgesses, by order of the magistrates, had to keep watch in rotation, habited in the manner of the old watchman in the accompanying illustration. Progress, however, was being made, as when "flying machines" are announced to do the journey to London in three days, "if God permit." Moreover the water carriage was soon to be improved by the canal which the great Duke of Bridgewater had in hand, the first reach of it to extend from Worsley to Manchester. Scattered over the chronicle of the early years of the latter half of the century are many other indications of growth, for we read how cotton velvets are first made at Bolton in 1756, doubtless to find their way to the market of Manchester, which had gained such celebrity for its cotton manufactures that the annual value of them is two hundred thousand pounds per annum. Then again there are great improvements in the making and dyeing of ginghams, damasks, and moreens. The secret of turkey-red dyeing has also been introduced and new forms of bleaching adopted. It is interesting to know, too, that British muslins are now in competition with those of the East, and that at Chorley they are able to make

them both striped and plain; likewise from Bolton comes news of the making of the first cotton quiltings. Now, as the years go on, we read how in 1764, cotton markets are first opened abroad and the trade of Manchester is being greatly pushed in various ways, and how in the following year a weaving factory has been erected in the town. Before this the Duke had opened his canal from Worsley to Manchester, and of the more extended Irwell navigation we learn how, in 1763, "eight flats (vessels so called) are employed in the trade between Manchester and Liverpool." In other ways, too, we are progressing, for in 1771 the first bank in the town is founded, the firm being Byrom, Allen, Sedgwick and Place. At the same time, too, we have among us the firm of John Jones and Co., bankers and tea dealers. In this combination of banking with tea dealing we recognise the origin of the celebrated banking house of Jones, Loyd and Co. In 1772 our town has become so important as to induce Mrs. Raffald to publish its first directory.

The cotton trade in its manufacturing aspects had not been developed without much opposition. For a long period cotton was, partly from the necessity of the case, in alliance with flax, there being no cotton warps strong enough for weaving, but apart from this it was not legal to produce fabrics entirely of this yarn from vegetable wool. It is therefore significant when we read how, in 1774, by act of parliament, a duty was

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imposed on printed, painted, and stained cottons, and that the manufacture of cotton goods was declared to be lawful. It was in the preceding year, by the way, that the first calicoes made entirely of cotton had been woven. This tax on printed fabrics was not a new one. In 1700 the importation of printed cottons from India had been prohibited, not in the interest of the cotton manufacturers, but to protect woollen industries. Calico printing, however, had been introduced to this country about 1690, and the calico printers were equal to the occasion when the prohibition came, and found no difficulty in supplying the demand for coloured fabrics. An excise duty was levied to check this manufacture, and the threepence per yard at first imposed was afterwards increased to sixpence, yet the demand continued. Then the legislature prohibited the production of these printed fabrics except such as were dyed blue. In 1736, however, permission was given for the printing of goods made from linen warp and cotton weft. During this cotton prohibition it was still permissible for linens to be printed or dyed. Calico printing however, has now, in the year of grace 1782, made such important progress that it has been found desirable to pass an Act to prevent the enticement abroad of artificers employed in printing calicoes, cottons, muslins and linens, under a penalty of one hundred pounds fine, or twelve months' imprisonment for any such enticement. Neither under

penalties are the blocks or other materials to be exported.

Though the cotton trade had gone on developing to the extent we have seen, nevertheless there was a panic in Manchester when it was known that seven thousand bags of cotton had been imported between the months of December and April, 1782. Then, a year or two later, came another shock, for the government had determined to levy a tax, known as the fustian tax, by which one penny per yard was exacted on all bleached and dyed cotton manufactures under three shillings per yard, and twopence per yard if exceeding that value. So seriously did this affect the courage of those engaged in the cotton trade that fifteen houses, employing thirty-eight thousand hands, sent up their petition against the impost, the master dyers and bleachers declaring "that they were under the sad necessity of declining their present occupations" until parliament should again meet and reconsider the position. When the opportunity serves two delegates are sent to London, these being Mr. Thomas Walker and Mr. Thomas Richardson, and through King's Counsel, their plea is heard at the Bar of the House of Commons, and to such good purpose that it is moved by Mr. William Pitt—who by the way was mainly responsible for the duty—and seconded by Mr. Fox, that the tax be repealed, which is consented to without a division. Before the news can

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reach Manchester thousands of unemployed weavers from Oldham and the neighbourhood have made their appearance in the streets to demonstrate against the tax. When therefore, two days later, the two delegates arrive from London, bringing the news of the relief with them, and alight at the Bull's Head in the Market Place, which is crowded with people, there is great rejoicing. Mr. Walker makes a short speech and then both delegates are chaired and carried through the streets. Ladies and gentlemen adorn themselves with favours in token of their great victory, and at a later date there is much processioning, and the delegates are each presented with a well-earned silver cup.

Meanwhile, for this Lancashire cotton trade, inventors have been at work; Hargreaves, Arkwright, and Crompton, among others, have produced their separate mechanisms for spinning, some account of which will be found in *The Story of the Spindle*; moreover Dr. Cartwright is now, in 1785, patenting his self-acting power loom. Those improvements in bleaching already referred to, have been progressing in ways that are remarkable. Cloths, which, in the "whitsters" or "whiters" hands, were allowed to lie out in crofts for lengthened periods, in the case of linen it might be for nearly six months, and subject to conditions of weather, may now be almost completed in four-and-twenty hours. Less temptation will there be



VIEW OF MANCHESTER.



now to rob those exposed bleaching crofts, for which offence the penalty of death may be inflicted. This bleaching business has become so important that in 1788 there are no less than fifty whitsters attending the Manchester market. This newly enriched cotton trade, which, according to Mr. Pitt's calculation, is now employing a population of 80,000 persons, must be protected from foreign marauders, and so we find that in 1785 a German is tried at Lancaster, and fined five hundred pounds for having enticed cotton operatives to go to Germany. Then again, in the year following, a man is fined two hundred pounds for an attempt to export machinery to the Emperor of Germany, and also to induce workmen to go abroad with it. There are now, it is said, forty spinning factories in Lancashire, and some of these are located in Manchester, worked doubtless by water power, for if the chronicler sayeth truly, it is not until 1789 that the first steam engine for spinning cotton is erected, though nine years previously an atmospheric pumping engine had been employed to work the hydraulic wheel in connection with Messrs. Arkwright, Simpson and Attenborough's mill in Shudehill. Now, in 1788, do we begin to import cotton from the East Indies and North America, a statement which reads strangely when we find that already our exports of cotton goods have reached to a value of over a million pounds in one year. The fact is, that our supply in 1787 of 22,800,000 lbs. of cotton came

in various proportions from the West Indies, the French and Spanish colonies, the Dutch, the Portuguese in Brazil, the Mauritius, and from Smyrna and Turkey. It was but in 1784 that eight bags of cotton were seized on an American vessel arriving at Liverpool, the impression of the customs people being that cotton was not a product of the United States. . . It happens, however, that in spite of this development our cotton trade is so very depressed because of the "importation of Indian goods," that we think it desirable to hold a meeting and petition government to allow us a drawback as an encouragement to the exportation of our products. Another of our requests too, as cotton spinners, is that we may be allowed to form ourselves into a "Company of Traders," and have the same privileges as the East India Company, which we find to be a formidable competitor, keeping us out of the markets of the East.

All these matters would be subjects for discussion to those who were wont to meet on market or other days at "Penniless Hill," a space of ground near the junction of St. Mary's Gate and Exchange Street, the latter thoroughfare having taken the place of the notorious Dark Entry which gave access to St. Ann's Square. Near by, in the market place, was "Spencer's Tavern," and here a number of merchants and manufacturers who had dealings on the continent of Europe, banded themselves together and formed a "Commercial





Society" whose rules were submitted and adopted on the twenty-seventh of February, 1794. The objects of the new association were, in the first place, "to resist and prevent as much as possible, the depredations committed on mercantile property in foreign parts, detect swindlers, expose chicanes and persons void of principle and honour in their dealings." Beyond this, means were to be adopted to promote the safety of trade in other directions, and to ensure more regular payments, and when necessary, to co-operate in all applications to government. There was to be a black book too, in which was to be inserted, the names of foreign firms who had been found unworthy of confidence. The record says that only one house gained this unenviable distinction, but on reparation being made, the stigma was withdrawn. In this Commercial Society, whose members sat on tavern chairs, we have the origin of our present Chamber of Commerce.





### CHAPTER III.

EARLY YEARS OF THE NINETEENTH CENTURY—A NEW EXCHANGE—EXPORTATION OF COTTON YARNS—EXTENSION OF THE COMMERCIAL AREA—A PEEL STREET PRINT WAREHOUSE—THE SILK MANUFACTURE—A NEW TOWN HALL.

Now that we have arrived at the commencement of the nineteenth century, it is very significant that in the early records of it we should come upon the statement that in the sunny month of June, in the year 1801, “the Court Leet Jury prosecuted eleven owners of factories for not consuming their smoke; they were fined respectively one hundred pounds, but the fines were respited to allow time for the chimneys to be altered.” It is evident from this that the era of smoke has begun, that the steam engine is largely at work, with a consequent consumption of canal-borne coals, supplied by the Duke of Bridgewater, or from other sources, for we have several waterways now. The fact is that during the last few years of the





century that is past, we have been erecting spinning mills at a pretty quick rate, and among them are Houldsworth's, in Newton Street, and McConnel's and Murray's, in Ancoats, all still visible there in the closing years of the present century. Those tall chimneys, otherwise called Lancashire trees, are springing up quickly, and are destined to increase until they form distinctive features in the Lancashire landscape. Our cotton trade is now expanding, the importation of the raw material in 1800 has reached to more than fifty-six millions of pounds weight, and the value of our exports amounts to nearly five and a half millions sterling. Of the cotton that was being spun, it is worthy of note how small a place was occupied by the American kinds. About this date, it is on record that "the entire stock of American cotton in Liverpool consisted of *one bag only*. Sea Islands obtained five shillings, and Pernambuco four shillings and sixpence per pound."

Though the factory period—which was to work such mighty changes in the aspect of manufacturing towns—had begun so vigorously in Manchester, it still retained many of its primitive features and carried on its business within comparatively restricted limits. Its warehouses were to be found mainly in and about Cannon Street, a neighbourhood still retaining in its narrow courts and tortuous alleys many dingy survivals of that antique time, and where he who wanders there,

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may find much material for reflection in noting under what cramped and unlovely conditions these old manufacturers and merchants were content to do their business. Their residences were not far away from their warehouses, indeed often in close proximity to them, as some survivals of early domestic architecture, now devoted to trade uses, still testify. Here and there in some of the busiest thoroughfares these old houses present themselves, very suggestive sometimes in their histories and associations, as, for instance, those of the Grants—the Cheeryble Brothers of Dickens—in Cannon Street and Mosley Street, which in the early years of the century was the “West End” of Manchester. The town was lighted with lamps fed with spermaceti and seal oil, and it was required that two persons should go round in the night to see that they were in order. The footways of some of the principal streets were paved like the carriage-way, from which they were distinguishable only by a slight elevation. You had not to go far from the business centre in any direction before coming upon garden spaces and the green fields beyond. There was a windmill near St. Peter’s Church and open fields there, afterwards to be known as Peterloo. Market Sted Lane was a narrow thoroughfare of quaint old buildings of unequal width, being dangerously contracted, especially at the end opening out upon the market place. Indeed, it has been described as a

"miserable one-horse lane, with a footpath of less than twenty-four inches. Narrow entries led to adjacent 'courts.' Railed steps led down to cellars, which were used for front parlours. The shops were dark and low-crowned; of ornament there was not a scrap." Merchants continued to meet manufacturers in the neighbourhood of Penniless hill or that temporary Exchange behind St. Ann's Church, where the name is still perpetuated. Some country manufacturers had warehouses in town, while others had their own special inns and rallying points when they came to market. In the directories of that time the names of these manufacturers are given, and the places where they were to be found. The entries are significant, because they show that Manchester gradually became the market, not only for its own productions but those of a wide area of manufacturers, taking in the more important towns of Lancashire. In this way it has grown more and more mercantile, until it has justified the description of it as being, in the central part, "one great warehouse—a reservoir for the production of the whole district."

In 1804 the trade and commerce of the town had so materially increased that the merchants and manufacturers were impelled to provide for themselves a building wherein they might foregather for business purposes. So in the chronicle entitled *A Sketch of the History of the Manchester Royal Exchange*—written by

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the late Mr. Edwin Simpson, himself a Master of the Exchange from 1863 to 1890, to whose book we are indebted for the interesting facts hereafter named, relating to the early years of that institution—we read that in the October of 1804, a meeting was held in Spencer's tavern, and it was resolved “that the erection of a handsome building in the market place and Exchange Street for the purposes of a commercial coffee room and tavern” was highly desirable. From this point matters went forward until at the close of the year 1808 the new Exchange had got itself completed, the number of its subscribers for the first year being upwards of fifteen hundred. It was characteristic of the time to combine the tavern element with business in this new meeting place, a “bar” for refreshment purposes being provided, and it is interesting to note that the name “bar” still survives in the modern Exchange in that part of it allotted to the attendants. The new building was a great and valuable acquisition to the mercantile community, and its affairs were conducted with a certain sense of dignity and importance, which was reflected in its porter, a gorgeous personage to whom was allotted a very distinguished costume. In determining the nature of this outfit it was resolved: “That the porter’s dress be provided at the expense of the fund, to consist of a lac’d cock’d hat, a staff with silver head, on which shall be engraved the Manchester arms, and the words

'Manchester Exchange;' a dark blue cloak-coat, with gold lace at the collar and gold twist at the button-holes, to be made under the direction of Mr. Railton and Mr. John Walker." Though the administrators of the Exchange had thought it in accordance with the fitness of things that they should have a porter so distinguished, there were evidences of frugality in the way in which they dealt with that valuable gold lace, for when, after two years' wear the costume had to be renewed, it was resolved, and the resolution in substance became a precedent, "That Messrs. Fouchet and Heron be requested to order a new hat and coat for the porter, and that John be allowed the old hat and coat, *except the lace.*" John Hewitt was the name of this Exchange porter, and he seems to have been quite a pet, and to have found great favour with the committee and others for several years, but eventually something went wrong, for in August, 1814, it was decided to dispense with the services of "John Hewitt, the porter," but how John had offended does not appear in the record. As we have seen, it required two members of committee to see to the providing of a porter's uniform; but when in 1814 it was resolved "that the Exchange room be illuminated with candles, this duty was so important that it required no less than four members of committee to undertake the direction of the mode of doing it." The first custodian of the Exchange was called a

“bar-keeper,” and he undertook to file newspapers and provide waiters, but instead of receiving a salary he paid a rent for his privilege. His successor was appointed as “manager or superintendent,” but before his engagement terminated he had come to be called “Master of the Exchange.”

The large dining-room of the Exchange had been found convenient for holding assemblies of a public nature, and here, too, the Town’s Meetings were held, but the risk involved in such cases was made apparent in 1812, when a meeting was projected to consider the propriety of presenting an address to the Prince Regent. There being signs, however, that such a movement would be opposed, permission to use the room was refused on the day before the one appointed for the meeting. The mob, it seems, would not be convinced that a meeting was not being held, but broke into the room and apparently smashed everything wreckable. It required the military to quell the riot, and after it was over, there was a sorry sight of broken windows, lamps, and wrecked furniture generally, the bill of costs for damage being estimated at upwards of six hundred pounds. It was this work of destruction that young Archibald Prentice looked upon as he rode by with his saddle-bags under him, a day or two after, an experience which led him in the narrative to make those remarks anent the Birmingham and Manchester bagmen, to which reference has already been made.

Among the ornaments of the Exchange was a fine whole length portrait of Colonel Stanley, by Lawrence, which had been presented a couple of years before, and is still to be seen on one of the staircases of the present Exchange. This picture was damaged to such an extent that it required eighty-four pounds to restore it. It is a noteworthy feature of the riot and its consequences, that for military services rendered the officers in garrison in Manchester and Salford were allowed free admission to the Exchange, a privilege which has been continued to their successors to the present time. The committee were averse to allowing public meetings in their room after this, and twenty years later, when the Reform Bill had been passed they declined to allow an election of Members for the Borough to take place there. In this connection it is interesting to read that in 1842 an attempt was made to hold a public meeting within the prescribed area, of which the result is best given in the words of Mr. Wrigley, the master of the Exchange at the time. In his report of the occurrence he says: "On Tuesday, about five minutes after one o'clock, and during the most crowded time of 'Change, my attention was drawn to the room from which proceeded very great noise and disorder. I instantly went into the room where I perceived a gentleman (whose name I was after informed was Mr. John Bright of Rochdale) standing upon one of the seats and addressing the

subscribers. I immediately approached Mr. Bright and intimated to him that his mode of proceeding was an infringement of the laws of the institution, and requested him to desist from speaking in the room. He took no notice, but proceeded with his address amidst cries of ‘go on,’ ‘turn him out,’ ‘pull him down,’ etc. Finding that I could not be answerable for the consequences if he were allowed to proceed, I took the liberty of removing him from the seat on which he was standing. I had no sooner done this than I was elbowed about and pulled about by Mr. Bright’s friends who advised him to proceed. Mr. Bright still attempted to go on with his address, and I then informed him that if he was still determined to proceed, I must give him into the hands of the police. This latter threat had the desired effect, and a cry of ‘adjourn’ was raised, Mr. Bright and his friends leaving the room, in the rush to get out breaking a window, and addressed the people in Ducie-place from a window near the *Times* office.”

This early Exchange had not long been built before it was found too small for its subscribers and efforts were made from time to time to meet the increased requirements, but in 1848 an important structural change was made to the extent of rebuilding, and then came into existence that familiar edifice which preceded the present one, and which has now come to be spoken of in its turn as the “Old Exchange.” These Exchanges,

old and new, have had some half-dozen masters, of whom one, Mr. James Bruce, who was appointed in 1810 and died in office in 1834, stands out somewhat quaintly in the chronicle. He is said to have been most devoted to his duties, attending at the Exchange until late in the evening, and never extending his perambulations far beyond the Collegiate Church. It is related that a stranger once enquired of Mr. Bruce as to the locality of Barton-on-Irwell, but he could give no information, adding in excuse of his inability, "you see I was never much of a traveller."

Among the subjects that would be most seriously discussed by those manufacturers and merchants who met together in the Exchange of 1808 would be the one regarding the exportation of cotton yarns, a matter which had been exercising many minds, by reason of its apparently extreme gravity, and which continued for years so to exercise them. Much letter writing and petitioning of government went on to prevent what seemed a calamitous proceeding. To export yarns was regarded by manufacturers as little less heinous than the exportation of machinery, for it placed the materials for weaving in the hands of the foreigner and so prevented the sale of piece goods. Already in the year 1800 it had been resolved at a special meeting of manufacturers and merchants held in Manchester, "that the exportation of cotton twist is highly injurious to the manufac-

tures of the country; and unless some means are speedily adopted to restrict the exportation under certain regulations, will ultimately end in the destruction of the cotton manufacture of the kingdom.” Among those who persistently set forward these views was Mr. Wm. Radcliffe of Stockport, to whom we owe most valuable improvements in the process of weaving. Very strangely now do his tracts and letters read, in which he maintains that it was the duty of government “to protect the manufacture of piece goods as the most essential and profitable part of the cotton trade, and to this end it was requisite that they should prevent the yarns from being exported, as well as the machinery by which these yarns are produced.” In support of this contention and as a forecast of what is going to happen, he says, “I know there have been applications by *foreign manufacturers* to the Manchester warehousemen in London, to consign cotton *made from British twist to be sold in our market.*” It is a curious commentary on this doctrine, that in one month of 1895 the cotton yarn exported from the United Kingdom amounted to more than twenty-two millions of pounds in weight.

In the early years of the century, when the town was lighted with oil lamps, and while Market Sted Lane was still a narrow and antiquated thoroughfare, the firm of Henry Bannerman and Sons was set up there. Subsequently, in 1817, a removal was made to

Marsden Square, where the pioneer of the firm, David Bannerman, had first located himself, and whose experiences led to the migration hither of his father, Henry Bannerman, a Perthshire farmer, who brought along with him the rest of his sons, to establish the business inseparably connected with his name. For a long time Cannon Street and that warren of narrow courts and alleys around it continued to be the business centre for manufacturers and merchants. But as Mr. Grindon says, "after awhile there were warehouses in High Street and Marsden Square, but nothing appeared further in the direction of the Infirmary till the very advanced date of about 1827, when the Bannermans led the way, by planting themselves next door to the Royal Hotel." Of this removal he also says elsewhere, "the expansion of the suburbs of the town was accompanied by an extension of the commercial area, which prior to 1827 did not reach to a greater distance on the Infirmary side than High Street and the immediate neighbourhood of Spring Gardens. The first to move in the new direction were the Bannermans, a firm dating from about 1811, and which since 1817 had been situated in Marsden Square. They made what was considered a very bold advance, quite a new-fashioned step indeed, changing their quarters to the top of Market Street, next door to the Royal Hotel. The rent while it was in the Bannermans' hands was £500 per year; to-day (written in 1878) about three-

fourths of the same premises fetch £1200." As the area of mercantile Manchester was being thus enlarged and gradually extending itself to High Street, some noted calico printers took up their quarters in that locality, and among them the firm which came in time to be known as Peel, Yates, Halliwell and Co., and who were to be found in Peel Street, a name derived from the principal partner, who was no other than Sir Robert Peel, the father of the great statesman. It is said that the warehouse was at one time approached by an avenue of trees, and that when the street first got its name it was almost an outskirt of the town, the whole site being rented for fourteen pounds per year. In this old Peel Street you may still see those quaint horizontal windows which were characteristic of the warehouse architecture of that time. The erection in this "retired situation" of a warehouse by Sir Robert, then Mr. Peel, first drew business to that quarter. So extensive did the business become that the firm used to pay forty thousand pounds annually to the Excise for duty on printed goods. This Excise duty, which was imposed in 1774 and remained in operation until 1834, required that a payment should be made of  $3\frac{1}{2}$ d per yard on these printed fabrics. Of this impost, says Mr. Slugg in his *Reminiscences*: "Of course there was a heavy penalty for either buying or selling a piece of print without the Excise marks. Every printworks was under the supervision of an

Exciseman, who used to visit the place at certain times to levy the duty and impress the pieces with his stamp. Tales were rife as to Excisemen visiting various print-works for this purpose, and being sometimes so plied with liquor as to lose self-control, when their stamp would be borrowed for a short time, and used pretty freely in stamping hundreds of pieces, which were consequently admitted into the market duty free."

Samuel Bamford, in his *Early Days*, gives an interesting description of the manner of doing business in the town warehouse of one of these calico printing firms. He was employed by Messrs. Hole, Wilkinson and Gartside, whose place of business was in Peel Street, and of his duties there he says: "On the mornings of Monday, Wednesday and Friday the warehouse was opened at seven o'clock; and on the three market mornings of Tuesday, Thursday and Saturday, it was opened at six o'clock. By half-past six, a large cart drawn by two stout horses, would be at the door. Before seven, Mr. Hole and Mr. M——, the salesman, would have arrived, and would probably find from a dozen to a score of country drapers chatting and walking about in the counting-house, the lobby, and the sale-room. Exactly at seven o'clock, the sheets were thrown off the cart, and the delivery commenced. Mr. M—— counted the pieces by twenties, and placing them on my shoulders, I carried them upstairs and threw them on a clean white cloth, which was spread

on the floor of the sale-room. A scramble then commenced among the buyers which should get the most pieces; sometimes they met me at the sale-room door and tore them off my back; and many a good coat have I seen slit up, or left with the laps dangling, after a struggle of that sort. The pieces having been all delivered in this manner, the old carter drove off to put his horses up, whilst Mr. M—— hastened to assist in the sale-room, and I, from a wish to be as useful as I could to my employers, also attended, handing pieces to the customers, and now and then taking occasion respectfully to point out a piece which was better than common. . . . such was a print delivery and a morning's sale at a Manchester warehouse in the year 1808."

Samuel Bamford, who was afterwards himself a weaver, and came to know a good deal of the social troubles of weavers apart from the political disturbances in which, along with many of them, he figured so prominently, would doubtless be well aware of the disputes which in this same year 1808, were occurring between the weavers and their employers in the matter of wages. The weavers held open-air meetings, and at one of these the riot act was read and the military were called to clear the ground, one weaver being killed, several wounded, and others arrested. One feature of interest in relation to this event is the presence at the meeting of Colonel Hanson, a distin-

guished officer who had recently commanded the Manchester and Salford Volunteer Rifle Corps, and who had also been presented at Court, making his appearance there with his hat on in obedience to the command of George III. The Colonel was a sympathiser with the weavers, who greatly admired him, and it was said of him that at this meeting he rode along the line and told the people to stand firm and he would support them as far as three thousand pounds would go, adding the words, "My father was a weaver, and I am a weaver, and I am the weaver's friend." For this action the Colonel was afterwards tried at Lancaster, fined one hundred pounds, and sentenced to six months' imprisonment. The weavers wanted to pay the fine with a penny subscription, but this was declined, and then they presented him with a silver cup, to which it is said there were nearly forty thousand subscribers. When he returned to Manchester from the King's Bench Prison the roads were thronged with weavers who had gathered to welcome him, but he prevented a demonstration by driving at a rapid pace to his residence, Strangeways Hall. The Hansons were fustian manufacturers, and the name is perpetuated in Hanson's Court off Cannon Street, where a house, now used for business purposes, is still pointed out as a former residence of the Colonel. In this year 1808, there lived in Mosley Street a merchant bearing a name made famous in the financial world, and who

had for some time been doing business here—buying his goods for cash payments—this was Nathan Meyer Rothschild. He described himself as a merchant and manufacturer, and when three years later the firm became Rothschild Brothers, the warehouse, a very unpretentious one, was in Lloyd Street, Cooper Street. He left Manchester in 1812, and afterwards became famous for securing the news of Napoleon's escape from Elba twenty-five hours before the British Government were made aware of it.

Though cotton was the most important article of manufacture in Manchester in the early part of the century, at the same period silk came to occupy a very distinguished place among our industries. It had been used many years before in combination with cotton for various dress fabrics, and in time there grew up a considerable manufacture of these mixed fabrics and also of silk handkerchiefs. It is on record that in 1819 there were in Manchester about a thousand weavers of mixed silk and cotton, and fifty of pure silk. The throwing and weaving of silk had been carried on extensively in Macclesfield for some years before it was introduced here. It is said that the throwing mill of Mr. Vernon Royle was the first erected in Manchester, the date being 1819-20, this establishment giving employment to no less than five thousand persons. From this point the trade grew until in 1823 there were two thousand five hundred



*HANSON'S COURT, CANNON STREET.*



looms employed on silk, and about three thousand on mixed goods. This productive power went on increasing until in 1832 "the raw silk consumed in Manchester was to the extent of nearly eight hundred thousand pounds annually, a fifth part of the national consumption." The weaving of silk found new employment for the hand-loom weaver, who recognised in it an acceptable material when it became unprofitable to weave cotton. It has been said that the new manufacture came providentially to break the fall of the hand-loom weaver, who was rapidly being starved out. Outside Manchester, these silk weavers were to be found in such outlying places as Moston, Newton, Failsworth, Hollinwood, Alkrington, Tonge, and Middleton. The mills and warehouses of many of the firms associated with the silk industry seem to have found congenial quarters in the neighbourhood of Fountain Street. The silk mill of Messrs. Cardwell and Longworth was placed at the corner of York Street and Mosley Street, on the site now covered by the handsome building of Messrs. Williams Deacon and the Manchester and Salford Bank Limited.

To displace those old oil lamps there came in 1817 a new illuminant, but it is noteworthy that it was in a factory in Salford that twelve years previously gas had been first adopted in this district. In 1822 the town began to erect for itself a municipal hall and the first stone of the building in King Street was laid, and it

was finished structurally three years later; but in 1836 we find a writer complaining that the interior was still in a very imperfect state. In conception this new Town Hall was in its way an ambitious project. It was to be of stone, as became a time which had left wood and plaster buildings far behind, and was now emancipating itself from the dull monotony of bricks. The architect, after the fashion of his day, had betaken himself to classic models, for the Gothic revival and Ruskin were as yet undreamed of. From the Athenian Temple of Erectheus, says a local historian, is the general idea of the building taken, "whilst the large dome is borrowed from the 'tower of the winds,' of which the ancient astronomer, Andronicus, was the designer." The exterior was ornamented with statues of Solon and Alfred, and from above them there gazed the medallioned faces of Lycurgus and Judge Hale. To render the interior of the building consistent with its outward presentation, the large room was given up for adornment to an artist named Aglio, whose efforts, however, in fresco and frieze, do not seem to have pleased one at least of his critics, who complains that in the result there is more variety than taste. Somewhat slightly if not contemptuously does he deal with the allegorical efforts that go to make up this variety. In vain does the artist appeal to him to appreciate Britannia crowned with the genius of Immortality, and commanding Peace to descend on

Europe, while the Arts and Industry, or Commercial Enterprise—represented by a child holding a small vessel—revive at her presence. Neither does the representation of Britannia receiving from Vulcan machinery, which he and his Cyclopean journeymen have been preparing, commend itself to his admiration. Moreover, it seems the artist has crowded into the centre dome well nigh all the gods of the heathen mythology; and to illustrate some aspects of industry has done a painting in chiaro-oscuro representing the arts of weaving, embroidery, and tapestry as taught to the ladies of Athens by Minerva herself. In addition to all these and much else, there is a frieze in five parts reviving the adventures of the Argonauts. The concluding references to these works of art may be told in the historian's own words. He says: "Above the principal fireplace there was originally a painting which attracted much notice, descriptive of the visit of the Allied Sovereigns to London, after the peace; but as it was not a very finished performance, and as, besides, the artist has introduced the faces of several residents of the town, some of whom were scarcely alive at the time, and all of whom, certainly, were not parties in that brilliant meeting, it was voted that the sponge should be applied to the painting, and another substituted." Since this was written the sponge has been applied to a wider extent, for he who goes now to inspect the building which was once the Town Hall,

will find it transformed into a Free Reference Library, still retaining, in lofty places, remnants of the art of Aglio, but piled-up shelves of books now cover walls once given up to his frescoes and other like adornments.







*MARSDEN SQUARE.*



## CHAPTER IV.

### NEW WAREHOUSES IN YORK-ST.—FINANCIAL TROUBLES —THE BIRTH OF THE RAILWAY SYSTEM—COMMERCIAL ASPECTS OF THE TOWN—REMINISCENCES.

WHILE the Town Hall was being built Market Street was getting itself made wider, so that there should be less need for the Police Commissioners to give notice that “if people wanted to talk on the pavement they must edge up close to the wall.” There was evidently a growing need for more elbow-room, which made itself manifest in various ways. The cramped conditions of commercial life, as manifested in the neighbourhood of Cockpit Hill and Cannon Street were being left behind. In a very interesting chapter of his *Manchester Banks and Bankers*, Mr. Grindon has described something of the progress made in widening the area of commercial activity between the years 1828-36. Gradually, but persistently, the streets which had been residential for the merchants were being pressed upon for warehouse room, the inhabitants

betaking themselves to conditions more suburban. In the business migration, the firm of Henry Bannerman and Sons, as we have seen, took the initiative, becoming pioneers in the outward progress. When they took that warehouse at the top of Market Street they were neighbours to the Royal Hotel and Bridgewater Arms, which had just been removed there from High Street, and it reads strangely now that prior to this removal the site at the corner of Mosley Street which the inn now occupies "had been the private house of Mr. C. B. Potter, a wealthy manufacturer of nankeens, a nice garden extending sideways and behind." The tendency of the outward march of the warehouses was towards York Street, and the first to venture in that direction "was Mr. John Macfarlane, a sagacious Scotchman, who had long been established as a commission agent in Back Piccadilly, just behind the Albion." He purchased buildings in Mosley Street and York Street, and converted them into warehouses to the astonishment and fear of his friends, who predicted ruin. "One of the strongest prejudices against the new neighbourhood," we are told, "was that the streets were so wide and level, so open to the air and sunshine." Marsden Square, however one would think, had already been liable to the same objections. As a consequence of Mr. Macfarlane's building speculation, says Mr. Grindon, "At the period before us, and for many years afterwards, near the present Infirmary gates,

within the enclosure, there was a range of low buildings, familiar as the Infirmary baths. Upon the George Street wall with a finger pointing to York Street, was a board with ‘Warehouses to Let: this way to the new warehouses.’ Who, save for such a notice, would have thought of looking for one out there?” Mr. Macfarlane’s name, adds Mr. Grindon, “would be interesting if only from the fact that he was business tutor to Mr. Robert Barbour.”

In 1820 that “Commercial society,” which had its birth in Spencer’s tavern in 1794, underwent a transformation and ceased to be known under its old name, its work being undertaken by a new institution calling itself the Manchester Chamber of Commerce and Manufactures, and which took over the records and funds of the earlier organisation. The aims and objects of the new chamber were identical with those of the old society; it was there to protect trade generally, and watch over the interests of the town and neighbourhood. Five years later there must have been much to exercise the minds of its members, for in the meantime there had been a season of wild speculation, encouraged by an inflation of the paper currency. Bank-notes were abundant, especially those representing one pound value, which had been issued by provincial banks in a very free and easy way. One form of paper currency encouraged others, and accommodation bills were manufactured wholesale. On the

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faith of these improvised representations of value many people believed themselves to be rapidly growing rich, but were in time rudely awakened to a consciousness that they had been living in a fool's paradise. This was a state of things obtaining in the country generally, and Manchester came in for its share of financial stress and strain. Confidence gave way to doubt and disbelief, and when it was sought to realise in gold the representative value of bank-notes it was found that there was not bullion enough to satisfy the claims. Then came panic and a wild desire to get rid of these notes. Says a contemporary writer, of the effect locally, "Everyone hastened to pay away what he had, but no one would receive them, and every note (except those which were payable here, and which were promptly exchanged for gold till long past the usual banking hours) became, for the time, nothing more than waste paper. In the corn market, business was almost entirely suspended; cheese, which had been weighed out by the ton for the country shopkeepers, was put back again when it was found that the buyers had nothing to pay with but country paper; and the shopkeepers, in many instances, chose rather to give credit to persons who were almost strangers to them than to take payment in a medium which had ceased to be current." Cotton mills were closed and tens of thousands of operatives thrown out of employment. Sixty country banks stopped payment, and

bankruptcies innumerable were the consequence. Country drapers were failing in all directions, and the pressure fell heavily on the wholesale houses in Manchester, London and Bristol, who were at the time holding heavy stocks, which fell considerably in value. Altogether it was a very weary time; but the strain in Manchester was alleviated by the readiness and resource of those bankers who had issued their own notes, and who, as we have seen, were able to satisfy the demands made upon them. Notwithstanding the statement previously made regarding prompt exchange, this was not effected without recourse to stratagem, displayed in forms which are amusing in the retrospect. Mr. Grindon tells us that among those most sorely tried were Cunliffe Brooks and Co., and Dainty, Ryle and Co. He says Mr. Brooks was pushed the hardest, on account of the larger number of note-holders and depositors. "The run he sustained appears to have been of the nature of an *experimentum crucis*. The High Street bank stood during that frightful time purely through his ingenuity and imperturbable coolness. When matters were becoming very serious, and the rush for gold seemed to increase rather than slacken, he obtained from Shudhill a number of sacks of meal, opened them at the top, put a good thick layer of coin upon the contents, then placed them untied, where the shining store would be visible to all comers. The *ruse* succeeded; the resources were con-

sidered exhaustless, and a few days' respite, the only thing really wanted, was secured." Of other aspects of the run our author says, further, "Banks exposed to runs for gold at this agitating period, even the best and soundest, were often at their wit's end how to defend themselves, and many and often laughable were the expedients resorted to. Whether any of them gained time by paying their customers in shillings and six-pences, as was done by the Bank of England in 1745, or whether any painted the woodwork overnight, like the Joneses in 1788, is not recorded. In one instance the money was saved by making heavy payments to confederates, who, as fast as they drew the coin, slipped round with it to the back door, then returned to the front and drew it over again." Other devices were resorted to in order to gain time. In some cases the notes were subjected, one by one, to a very close and tedious scrutiny, professedly to see if they were forged or genuine, and when the result was satisfactory each note was paid with painful deliberation. The same delay was accomplished by counting the money twice over, and intentionally paying a sovereign short, so that it would require counting again. "At one of the banks a device similar to Mr. Brooks' was found successful. Peck measures, inverted, were placed in the windows facing the street, a pile of gold upon the top, after the manner of fruit exposed for sale at street corners in summer. At another the coin was heated

in shovels over the fire in the parlour behind, and handed out as ‘new’ at a temperature of 300° Fahr.” In this and some of the years following, notably in 1829, there was much distress among the operative classes, giving rise in some cases to riotous proceedings, in which it was necessary to have recourse to the military. Mills were fired and much property destroyed.

Amid all this financial excitement and disorganisation of trade it was that the railway system had its birth. During that time of wild speculation, when there was an apparent plethora of wealth and an unusual fertility of imagination was being exercised as to its possible application, the idea of railways found place, and gave rise to many schemes for their construction. In 1820 the newspapers contained prospectuses of railways from Manchester to Bolton, and from London to Manchester, by way of Birmingham, to be afterwards extended from Manchester to Hull. There were also proposals for railways from Manchester to Leeds, from Manchester to Oldham, together with a Manchester, Stockport and Peak Forest Railway, and a Grand Junction Railway. One other project there was which among all these was destined in the near time to come to fruition, and this was the Manchester and Liverpool Railway, for which there was found to be actual need. To the two towns the honour is due of being the first to link themselves

together by railway. The movement is said to have originated in a declaration from one hundred and fifty merchants of Liverpool, that they had for a long time past experienced great difficulty in obtaining vessels to convey goods to Manchester, and that the delay was highly prejudicial to the trading and manufacturing interests at large; moreover, they considered that the Mersey and Irwell navigation and the Duke's canal were quite inadequate to the requirements of trade. The average length of passage for goods by canal or river, said they, was thirty-six hours, and much too slow for those practical times. Curiously enough, however, along with this railway proposition there was another, of Manchester origin, which has a peculiar interest for us now; it was the cutting of a ship canal from the mouth of the Dee to Manchester, a waterway which, it was urged, would obviate "the necessity for canals or narrow rivers to convey our manufactures to Liverpool, by bringing our own ships and those of the foreigner at once to the centre of this town." The promoters got leave to bring in their Bill, but it seems that in doing so there was some neglect of proper form and a consequent defeat, from which there was no power or disposition to rally. How the new railway, after fighting its way through parliament for the provisions of an Act, got itself made, and how the opening of it on the 15th September, 1830, was darkened by the Huskisson disaster



*AN OLD CANAL.*



are matters of familiar history, and need not be revived here. Following in the wake of this first railway venture came, in their own times and seasons, the various companies as we know them now, and of whom something may remain to be said hereafter.

Of Manchester in its manufacturing aspects about this time it is said, that in 1832 there were at work here and in the adjoining townships, sixteen silk mills, ninety-six cotton mills, four woollen and worsted mills, and two flax mills. The cotton trade in some of the years following appears to have expanded considerably. In 1834 the quantity of cotton retained in Great Britain for home consumption was 295,684,997 pounds; in 1835 it was 330,829,834 pounds, shewing an increase in the year of 35,144,837 pounds. In the latter year the export of cotton yarn amounted to 82,457,885 pounds; in 1834 it was 76,478,468 pounds, shewing an increase of nearly six millions of pounds.

Of the commercial aspect of the town about 1830, Mr. Slugg has given us a good impression. He tell us that the principal warehouses were still to be found in High Street, Cannon Street, and the neighbourhood. Of the latter street, by the way, the author of *Gimcrackiana*, dealing with it in 1822, expresses himself thus—

Hail, Cannon Street! the tradesman's greatest pride,  
Known to all *country buyers* far and wide.

“In High Street,” as Mr. Slugg says, “were to be

seen the names of Messrs. Butterworth & Brooks, Leese, Kershaw & Callender, and Wood & Westhead. Notable amongst the merchants of the street was George Royle Chappell, who was an active member of the Wesleyan body, and resided in Nelson Street, Oxford Road. As shewing the insecurity of the roads outside the town, it is said that when he went to reside there first, and was detained late at the warehouse, he used to reserve a place on a London coach which started about nine or ten at night, and went through Oxford Road to Wilmslow. This reminds one that when the Bank of England was established in Manchester, some four years previously, the clerks are said to have come from London with much the same feeling that men would have to-day if sent to Kamschatka, and that after dark they used to get a watchman, one of the old Charleys, rattle in hand, to see them safe home. In Marsden Square were to be found, among the warehouses, Pickford's Van office, and the Savings Bank. In Cannon Street, Wright & Lee, the predecessors of Daniel Lee & Co. were to be found, and there, too, could be seen the names of Ainsworth, Sykes & Co., John Dugdale & Brother, Absalom Watkin, and Potters and Norris; near by was the banking house of Scholes, Tetlow & Co. The warehouse of Fletcher, Burd & Wood—a firm afterwards to be known as Samuel Fletcher, Son & Co.—

was then in Friday Street, and Hoyle's print warehouse was next door. Mr. James Carlton, who founded the firm of Carlton, Walker & Co., was then known as a muslin manufacturer in New High Street." He tells us further, "that there was not then or for some years after a single warehouse in Manchester making any pretensions to architectural effect, either in the home or shipping trade. Not only were the buildings in which the latter were carried on very plain structures, but they were to be found mostly in retired situations, such as Back George Street, Mulberry Street, Queen Street, and Back Mosley Street."

Regarding the subsequent widening of this warehouse area, it may be said that Portland Street—where already there were one or two silk mills—was reached towards 1835, when Messrs. A. & S. Henry erected there the building they still occupy. Of further changes, Mr. Grindon says, "Potters & Norris followed, building at the corner of George Street, on part of a timber yard known as Clegg's. The entire area held by Clegg was 2,190 square yards. Potters and Norris took 840. The 1,350, some ten years later, were taken by the Bannermans." These were sound and needful developments brought about by a period of commercial prosperity, which in some other directions had produced speculation of the most extraordinary kind, reaching, as one writer describes it, to the verge of insanity. This took the form of a joint-

stock mania, and in this relation it is on record that in four months of 1836 companies of all kinds were projected in Liverpool and Manchester, numbering over one hundred, and requiring an aggregate capital of about thirty-eight millions sterling. Wisdom and folly were manifest and mixed up in these projects, some of which, when founded, had the elements of enduring success within them and are living now; of others it could only be said, commerce hath bubbles as the water hath, and these were of them.

Of what happened after this outburst of speculative enterprise it is interesting to note what has been chronicled regarding it elsewhere. "During the year 1837 considerable losses were sustained by the manufacturers and merchants of Manchester. One gentleman at a meeting of the Manchester Chamber of Commerce in December, 1839, stated that his losses on £114,196 worth of goods were £47,759, or an average loss of  $37\frac{1}{2}$  per cent on the whole. In the year just named he lost in his country trade, shipping trade, and spinning trade (at his flax mills) no less a sum than £120,000." At the same meeting Mr. Cobden observed: "I have looked round this room, and have come to the conclusion that when this meeting commenced there were individuals in this room whose losses, during the last two or three years, would amount to £600,000 at the very least. I have no doubt that the whole of the losses sustained by the



*CHURCHYARD IN THE CITY.*

(*ST. ANN'S.*)



members of this chamber would be at least a million and a half since 1835; and I mention this after taking some little time to consider, and looking at the names of the parties.” It is one among many evidences of the deeply-rooted vigour of the Manchester trade that those engaged in it should in this, as in other ways, have borne the buffets and the smiles of fortune so bravely, and so have helped to build up this same trade to its present vast dimensions.

So far we have been dealing with aspects of manufacturing and mercantile life which have about them more or less of the flavour of antiquity, but in dealing with the thirties of the present century we have, to a certain extent, reached the threshold of the modern time, and have arrived at a period well within the recollection of some who have not yet lost touch with Manchester business life. The connection between the old order and the new is to be found among such survivors, who have lived long enough to see the ancient borough transformed by royal charter into an incorporated town, and later, into a city; and have seen the boroughreeve, as chief magistrate, give place to the modern mayor, and then to the more exalted lord mayor, and in the course of such transitions have seen stage coaches disappear and the great railway system grow up instead, with its attendant marvels of telegraphs and telephones. Very interesting and instructive it is, as the present writer has found, to listen

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to the gossip of one of the aforesaid veterans, whose mind reflects clearly the lengthened past, and whose immediate environment still retains many features suggestive of conditions that obtained more than sixty years ago. In seeking an interview of this kind one passes from the bustle and stir of crowded Market Street, into one of those narrow thoroughfares in the rear of it, where there is not too much sunlight at any time, and where the dusky brick warehouses, erected probably at the end of the last century, are without any outward sign of adornment, but have something of the grime, if not the rime, of age upon them. Entering one of these old buildings by a dimly-lighted passage which leads to the staircase, you will usually find that the first door in the passage gives access, through an inner wicket gate, to a sombre little counting-house. A table in the centre with one or two chairs about it, a raised desk in a covered recess, where a clerk may sit on a high stool, some cupboards and an iron safe built in the wall, these, with a litter of books and papers go to make up the furniture and fittings of the place. In its circumscribed area and modest appointments it is in marked contrast to the spacious offices of larger and more modern warehouses, yet it was in such places as these that the merchants of the earlier time kept their books and counted their cash, and laid the foundations of those fortunes which were afterwards to find larger expression elsewhere. A dim business

nook of this kind, with its outlook bounded by the near walls of other warehouses, is a fitting place for retrospection, and sitting here in conversation with one who can reproduce for you persons and customs and landmarks that have long since passed away, is to find yourself in a mercantile Manchester that by comparison possesses a certain charm of primitive simplicity.

The background of the picture which the narrator draws for you consists mainly of narrow business streets like the one you are now in. Market Street is still a lane which has not been widened, and is busy with stage coaches, important vehicles in the pre-railway days, and to be reckoned along with wagons and canals, as the chief means of business communication. Among these coaches you hear something of the glory of a certain handsomely appointed "Beehive," which started from the Albion Hotel for London, undertaking to accomplish the journey in eighteen hours, and, as an exceptional incident, you are told how one Robinson, a celebrated whip on the London road, drove his passenger-laden coach, with eight horses harnessed thereto, into the courtyard of the Royal Hotel, next to Bannerman's warehouse, and through that archway now bricked up, but still traceable in the wall of the inn on the Market Street side. Among carriers by canal and road Pickford was of course prominent, with a principal warehouse, with its waterways underneath,

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placed there in Dickinson Street. Their London van, which was dispatched every night at six o'clock was a notable feature, with its armed driver and guard, habited in red coats and gold-laced hats. The incoming of that van, which used to arrive about eight o'clock in the morning—travelling along the Oxford Road, at the same time as Greg's wagon, another notable vehicle, with its four horses—the attendant being mounted on a pony—was an indication to men moving townward, in those days, that they were not late for business. Another well known London carrier was Bache, who had his receiving place at the corner of Fountain Street and York Street, where the Union Bank now stands. The spring lurry was as yet an unknown vehicle, the collection of goods being effected by vans and carriers' carts, the latter having "trippers," back and front. Among the features of the old streets were those pools of water with gold fish in them, which were to be found associated with the silk mills in Mosley Street and elsewhere, notable among them being a pond bordered by green banks, at the corner of Aytoun Street and Portland Street. By way of example, as to the occupants of some of these old streets, New High Street is selected as typical, and is re-peopled for you with those who did business there, say in 1830, and you hear of calico printers, dealers in silks, fustians, ginghams, muslins, flannels, and greys, and among the names you recognise some that have



PEEL STREET.



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since become famous in the home trade. The business of many of these merchants was carried on within very narrow limits, the warehouse staff, in most cases consisting of the principal, a bookkeeper, a salesman, and a packer, with a traveller or travellers outside. Though a house might deal in prints, flannels, fustians, greys, and dyed goods, very little stock would be kept. The orders were taken from patterns or sample pieces, and the goods obtained afterwards from the respective manufacturers of them. This was usually the morning occupation of the principal—who was often both buyer and salesman—the delivery of the goods being made in the afternoon. When goods were bought in the grey and had to be bleached, dyed, calendered, or subjected to any other finishing operation, they were passed on into the hands of those who undertook the required processes. The departmental system, with the keeping of stocks of finished goods, was a development from these primitive conditions. Sometimes the merchant would be, to a certain extent, a manufacturer also, having his winders and warpers, of silk or cotton as the case might be, located in the upper story of his warehouse, and to him came hand-loom weavers, with their white wallets to carry away the materials for weaving their pieces. Your warper or weaver would sometimes be a man of quaint attire, habited say in velvet coat, knee breeches, and grey stockings, his head covering being a broad-brimmed hat. Another fami-

liar figure of the period was the itinerant packer, who went from warehouse to warehouse with the query "Any packing?" He was a fustian-clad man, who often dispensed with a coat, and wore a paper cap. He carried with him a packing lever, a bag of skewers, and a batten of straw in a pack sheet—straw it seems, was much used for packing in those days. The nominal time of business was from eight o'clock in the morning to seven in the evening, the warehouses being closed between one and two o'clock for the dinner hour, but the actual time worked was often much longer than this, especially on Saturdays when there was high pressure in order to clear off the arrears of the business of the week, the chimes at midnight often being heard in consequence, indeed you are told that it was not counted very singular to see goods in process of delivery to the carriers by a well-known shipping house, when the bells were ringing for church on Sunday morning. More regardful of the proprieties, was a famous home-trader who, late on Saturday night, would take a hackney coach from his warehouse so that he might arrive at his home not later than twelve o'clock. There was no Saturday half-holiday in those days for warehousemen—that blessing was not conferred until 1843—though in 1835 bank clerks fared better, being set at liberty on Friday afternoon.

Regarding some of the counting-house customs of those dilatory days, one has heard a well-known mem-

ber of the Manchester Exchange tell of one important business house which did not commence to pay accounts on the last Friday in the month until eight o'clock in the evening, and how he, as a lad, was sent to this same house to collect a sum nearly approaching three thousand pounds, which was afterwards to be taken to his master's house in Greenheys,—instructions being given to him to travel only along the principal streets and to hold no converse with any-one on the way—and how in a retired part of his journey, he was put to fear and constrained to flee from pursuing footsteps, arriving at his destination breathless, but with the money secure. Much other interesting information of a reminiscential kind one has gathered from these veterans of trade, but it is now time to pass on to matters of a more modern date.





## CHAPTER V.

THE PRESENT TOWN HALL: THE CITY AS SEEN FROM  
THE TOWER—THE ROYAL EXCHANGE—THE CHAMBER  
OF COMMERCE—THE TELEPHONIC EXCHANGE.

IN considering the early growth of Manchester as a place for manufactures, we found a starting point in an incident represented in one of those Town Hall frescoes, and now, in proceeding to deal with our subject in its present aspect, we cannot do better than take the Town Hall itself as a representative landmark of our modern mercantile progress. Of that old Town Hall in King Street, now known as the Free Reference Library, a local historian, from whom we have already quoted, writing in 1836, says, somewhat complainingly, as it would seem, "The Town Hall has been a fruitful source of expense to the inhabitants of Manchester, as the annexed figures will show," and then he goes on to give some items of expenditure which disclose the fact that a sum approaching forty thousand pounds had been spent upon the building and the site thereof up



THE TOWN HALL.





THE CATHEDRAL.



to the year 1835. Moreover, he ventures to say further that “the Hall is unhappily situated in one of the most dense districts of the town, with narrow streets on three sides, whilst the fourth is completely built up. This original defect, which completely mars the architectural beauty of the edifice, can never, in all probability, be rectified.” Now, when we consider that in a little more than thirty years afterwards, that is in 1868, the foundation-stone was laid of a new Town Hall, which, when completed nine years later, was found to have cost nigh upon a million sterling, some impression may be gained of the city’s advancement, in the power of expenditure at any rate, during that interval of time. In this connection also it is interesting to remember that at a date so comparatively recent as 1845, Mr. Richard Cobden described Manchester as the shabbiest city in Europe for its wealth.

It is to the rapidly developing commerce of Manchester that the Town Hall owes its existence, and it stands there as an embodiment of certain ideas of municipal magnificence to which that commerce has also given birth. The city fathers who erected it were men more or less identified with trade, and without entering into the respective merits of the two great styles in architecture, or expressing any opinion as to their relative fitness for the purpose intended, it is significant that the builders should have gone for the

modern idea of a Gothic revival. To Mr. Waterhouse, as the great apostle of that style, and who had already erected the magnificent Assize Courts in Strangeways, they went, and the result is there for the inspection of the observant stranger. Standing in Albert Square in a cleared open space—which in itself is an evidence of emancipation from cramped and crowded conditions, as well as of certain strivings after artistic beauty in the shape of statues of bronze and marble—what the observer sees is a great frontage pierced by rows of pointed windows, with many sculptured enrichments of detail, and showing in its prominent features, loftily pavilioned corners with mansard roofs, and in the centre a great pinnacled tower with a projecting gable at the base, where is the grand entrance, formed by a finely-arched doorway, within which is a deeply-recessed and beautifully decorated porch. Above the dormered roof the tower shows its piled-up stories, displaying in turn a lofty belfry with unglazed window spaces—from which comes at intervals the music of carillons, and the deep note of the eight-ton bell above, striking the hour—a clock chamber, and an octagonal lantern, terminated by a short spire. The building occupies a space described as a truncated triangle, and as the stranger traverses its boundary streets he notes that the architectural features are continuously and consistently maintained. In niched spaces or on coigns of vantage he comes upon statues the memorials

of sovereigns who have been associated with the town in its youth, the remotest of them being that noble Roman conqueror Agricola, followed by Edward the Saxon, Henry the Third, and Elizabeth. The patron saint, St. George, standing on the apex of a gable, is still further removed, but more in touch with the traditions of the town is the carved representation of a weaver at his loom. At the narrow end of the hall there is another towered frontage, which in its symmetrical arrangement and sculptured adornments, has been considered the most attractive exterior feature of the whole. Entering the building on this side he finds himself within a porch whose groined roof is supported upon granite pillars, and here he is at the junction of long, vaulted and cloister-like corridors, running along two sides of the hall and united with a third avenue, completing the triangle at its base, and giving access everywhere to many municipal offices of the gas and water and financial kinds. Here, in these vaulted ways he will get glimpses of inner courts, and meet with much carving, which becomes richer when he has mounted the grand staircase which gives access to many beautiful chambers, and among them that principal one with its traceried windows, its wall frescoes, and its open-timbered roof resplendent with the heraldic emblazonments of numerous cities and nations.

Should the visitor feel disposed to climb the narrow

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and winding stairway within the tower, looking in at the belfry and the clock chamber on the way, he will, in time emerge upon a lofty balcony at the base of the octagon lantern within which the largest bell, is hung, and from this eyrie, standing beside the carved angels over the clock dials, he may, through a haze of smoke, look down upon roofs and streets lying mapped out below him, and listen to the subdued roar of the work and traffic going on down there, and so get a new and comprehensive view of the Manchester and Salford of to-day; and, if the atmospheric conditions are favourable, of a more or less remote environment. Immediately around him, and receding to a considerable distance, are the business streets, made up of warehouses, banks, insurance and other offices, shops, clubs, and institutes of various kinds. Some of the buildings bulk out more largely than the rest, and of these are the cathedral, and the churches towered, domed or spired, only a few of these towers being within the business radius. Among the rest the eye lights here and there upon notable edifices. That dark classic building, which looks so diminutive from here by comparison, is the old Town Hall, and not very far away from it, showing the white of Portland stone amid the surrounding duskiness, is the great Post Office, second only in importance to that of St. Martin's-le-Grand. That comparatively distant dome marks the whereabouts of Piccadilly and the Infirmary, and



VICTORIA STREET AND DEANSGATE.



coming round again to Mosley Street, the City Art Gallery, once known as the Royal Institution, shows a dark and classic front, like its contemporary the old Town Hall. Allowing the eye to travel to a still further distance along the line of Oxford Street, the towers and spires of the Owens College are seen looming out through the dim atmosphere. Of the great railway stations, the Central close by is most strongly in evidence with its spaciously-spanned roof, and further off, in another direction, are the Exchange and Hunt's Bank Stations, and, returning away to the south, that of London Road. Of late years Cottonopolis has tended to become a place for the gathering together of merchandise and the sale thereof, rather than a seat of manufacturing within its own boundaries. The cotton mills are now spread far and wide over the neighbouring country, but many remain, along with dyeworks, foundries, and great workshops for the construction of machinery, notably on the Salford side, and in such districts as Ancoats, as the outer ranks of tall chimneys, with their trailing pennons of smoke bear witness.

Very impressive it is—through haze of smoke, flecked here and there with white jets and puffs of steam—to have this view of one of the greatest trading cities in the world, a city whose largest growth in a mercantile direction, and certainly also in an architectural one, dates from so comparatively recent a

period as 1840. At that time, as we already know, the merchants lived near their own warehouses, some of them in narrow streets among those lying below here, but now their residences are to be found in the suburbs, and some of them, grown palatial, together with numerous others of the villa kind, are perched on the heights of Alderley or the downs of Bowdon—visible from here, or scattered over the pleasant Cheshire country lying between. Within these years the town has been in a large measure rebuilt, great blocks of buildings having risen to displace smaller structures in the arterial and subsidiary streets, imparting that sense of massiveness in the wide-spreading roofs, many of them, as you observe, being gabled, domed, or pinnacled. By means of these salient features you may, under guidance, trace out some of the principal of these business streets, otherwise hidden from view by the great loftiness of their warehouses or other buildings. So may you find out how, lying parallel with each other are Cannon Street, Church Street, Market Street, York Street, King Street, Princess Street, and Peter Street, and crossing these again—Portland Street, Mosley Street, Fountain Street, Spring Gardens, Brown Street, Cross Street, and Deansgate. Roughly speaking, within this area with its network of smaller streets, are the warehouses and banks, insurance offices, and many public buildings gathered together; but in a general way it is the

warehouses that give the large sense of massiveness to the whole. In your progress among these streets you can, if you please, trace the growth of mercantile progress and architecture, and follow the order of things say from Peel Street to Portland Street, and see how, from closely-packed brick buildings in courts and alleys, the merchants and manufacturers with their growing needs went on to erect larger buildings, also of brick, and devoid of any relieving features. Following these came substantial warehouses of the York Street order, of massive strength, with an inter-mixture of stone displayed for the sake of relief, but otherwise without any extraneous adornments. Then they began to build entirely of stone, and a decorative period commenced in which they carved on the stone, at first sparingly, and then later with a freer and even a lavish hand, at the same time developing various styles of construction, Mr. Waterhouse himself in some cases being called in to furnish plans. In like manner did the banks and insurance offices develop features of their own, with results such as those to be found in that favourite thoroughfare of theirs known as King Street.

All this time, however, the observer has been kept on the Town Hall tower, and will doubtless wish to descend from his eyrie, to make a closer acquaintance with what has been pointed out to him, but before doing so his attention may fittingly be drawn to a

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clock tower and three glass domes on a lofty roof not far away. This is the Royal Exchange, the place to be visited first among all the buildings dedicated to commerce, for here are focussed in representative forms not only the trade of Manchester, but many of the manufacturing industries of Lancashire.

Leaving the Town Hall the visitor proceeds along Cross Street and there, at its junction with Market Street, he finds himself in front of one of the most imposing entrances to a public building that Manchester is able to show. The style is classic, for the Exchange people have always stuck to that style in their building and rebuilding. It is a portico approached by two flights of steps and supported by eight massive Corinthian columns, thirty-five feet high, with a pediment surmounted by some emblematical figures and containing the Royal Arms. The building is of stone, impressively massive, and occupying a clear site of its own, being bounded by Cross Street, Market Street, Exchange Street, and Bank Street. Through the portico of this main entrance you gain access to the largest room in the world devoted to commercial purposes. The first sight of it gives you the impression of dignity and vastness, combined with a harmonious decorative display of gold and colour. To realise this interior, both in its vastness and uses, it should be seen when it is cleared of its usual occupants, as well as at High 'Change, when those who there do





congregate are to be met with in their thousands. Figures are not altogether satisfactory aids to description, but it may be said that the area of this room is 4,405 square yards, being nearly ten times the size of that room in the Exchange of 1809, which occupied part of the present site. There are side aisles and galleries for reading and other purposes, and the central space is contained within rows of marble pillars, surmounted by the heraldic shields of many cities and towns, and has above it great domes, in part of glass, with coloured designs thereon. The central dome is the largest, and as the spectator looks up into the lofty "eye" of it, he notes that it is decorated in the lower spaces with painted views of the Ship Canal, in token that Manchester has now become a seaport. He sees, too, that round the lower rim of the dome there is inscribed, in gilded characters, for the benefit of those below, the wise proverb that "A good name is rather to be chosen than great riches, and loving favour rather than silver and gold."

When this great hall of commerce is empty the sense of silence and desolation is impressive. The bare and far-reaching "boards," as they are called, remind you of a broad expanse of shore from which the tide has ebbed far out, and it is indeed a place where the tide of human life does ebb and flow consistently with certain well known laws that govern it. In its emptiness the stranger can scarcely imagine the busy feverish

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life of which this room is so frequently the scene, for it is the great meeting place in Lancashire for those who, in the cotton industries, and many other kindred ones, do make, or buy, or sell. Let him go there however on some market day, say Tuesday or Friday, at the time of High 'Change, which reaches its climax between the hours of two and three o'clock in the afternoon; then, as he mounts the steps in the main portico, he will be reminded of the entrance to a beehive, so crowded are the approaches, much business being done, it would seem, in the roadway itself, dotted over as it is with groups of serious-looking, bargain-making people. Arrived inside, he may from the strangers' gallery look down upon a very remarkable spectacle. The great floor is crowded with a mass of human figures, most of them moving about in a curiously writhing and sinuous hide-and-seek kind of way, and from this dense multitude there comes the confused and intermingled sound of many voices uniting to produce something like the subdued roar of the sea. To the onlooker the effect is chaotic; it is evident to him that these people are either earnestly engaged in discussing or seeking something, or waiting for something or somebody to turn up, but of the nature of the business in hand there are no material evidences, indeed it would be contrary to rule to bring samples of your wares into this room. He sees that for their guidance these people have displayed for



INTERIOR OF THE ROYAL EXCHANGE.  
(CROSS STREET END.)



them in conspicuous places at the ends of the room, the Bank rate of discount, the opening price of Consols, and the number of bales of cotton sold in the Liverpool market on that day. Moreover, if it will help them in their transactions, there is also a dial plate upon which is shown the direction and varying movements of the wind outside. Much other information is supplied in convenient places, relative to the ruling prices of cotton and other matters. To understand, though it may be in an imperfect way, something of the nature and purpose of this gathering it is necessary to recognise the primary fact that cotton, in one manufactured shape or another, is the predominating product that is being dealt with. Magnet-like this draws together from far and near the men who are interested in it. Hither come spinners and manufacturers from the immediate district and the distant Lancashire towns to meet their customers, as their ancestors did on Penniless Hill, or at various taverns of the town in the days when there was no Exchange. The spinners or their agents are here to sell their yarn to the manufacturers or those who purchase it for export, and the manufacturers or their agents have come to dispose of cloth to the merchants, calico printers, or whoever may be interested in dealing with it. In many cases, too, transactions entered into here are very expeditiously carried out. For instance, one has heard of a large order for yarn in stock being taken,

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which has afterwards been delivered, packed and deposited in Liverpool for shipment within twenty-four hours. Mingled with the crowd down there, are numerous people engaged in many other ways, cotton brokers to wit, and shipping and insurance agents. Here, too, come copper merchants, engineers, boiler makers, millwrights, machinists, makers of spindles and looms and other manufacturing contrivances; along with them are bleachers, dyers, calenderers, printers, and dealers in products used in manufacturing, such as dyestuffs, oil, gum, starch, chemicals and the rest. Though there is apparent confusion, yet the frequenter of the Exchange recognises a certain order in the proceedings and experiences little difficulty in finding what he is in search of, and to aid him there is published an Exchange directory, in which the localities of the subscribers are indicated by reference to a plan of the room; the pillars on either side, being numbered, are found convenient places of resort or appointment. There is, too, a certain tendency to fall into groups, and it is pretty well known, for instance, in what part of the area the yarn and cloth people are to be found and where the men of iron do most foregather.

The reflective observer, though he may be personally indifferent to the market price of printers, or of 40's twist, will find much to interest him in looking down upon this busy scene. It has been said derisively that



INTERIOR OF THE ROYAL EXCHANGE  
(EXCHANGE STREET END.)



there are people who are apt to think that "the cackle of their burgh is the murmur of the world," but in listening to the sound that goes up from this Exchange of Cottonopolis one cannot help remembering how wide and far-reaching and of what magnitude are the business transactions that are being discussed, or getting themselves negotiated here, for where is there an accessible or possibly profitable corner of the world to which the cottons of Lancashire do not somehow reach? On the face of things it seems impossible to gather up in any clearly reportable way the results of all this hubbub of the market; but you will find it done for you in the evening newspapers or those of the following day. There will you read, it may be, how a rise in the price of cotton in Liverpool has influenced the market here for home-trade yarns, for which the spinners are asking higher rates, and how the manufacturers are slow to respond to these demands. You may be further informed to what extent bundle yarn is in request for China, Japan or India, and of the relations of Egyptian and American counts in the current sales. Then passing from yarn you will learn something about "cloth," a wide and comprehensive term, covering many differentiations in manufacture. You may be told how it has been affected by the enhanced value of the materials of which it is composed, and about the feeling towards the purchase of it, as displayed by home or foreign buyers. Among

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the transactions of the latter you find mention again of China, Japan and India, as well as Constantinople and the Levant, South America, the Straits Settlements, and of a number of other places indicative of wider interspaces than those that lie between China and Peru.

The chief work accomplished by this Exchange, as its name implies, is the transference of commodities, and so to a large extent the products of mills, spinning or manufacturing are here disposed of, the outlet being through two great channels, the home trade and the shipping houses, and it is through the latter in Manchester that the greater portion of all cotton exports must find their way. How great that export trade is may be seen in the monthly returns, of which, as set down in a copy of the *Monthly Record*, published by the Manchester Chamber of Commerce, and representative of the month of July, 1895, the following figures, from among the serried ranks of them, will be illustrative. In that month it seems we exported yarns to the extent of 19,910,200 lbs.; of these Germany took 4,036,700 lbs.; Holland, 2,812,700 lbs.; Turkey, 1,265,500 lbs.; China and Hong Kong, 1,123,600 lbs.; and Japan, 1,493,300 lbs. Of cotton piece goods we exported in the same month 476,467,200 yards; of these Turkey took 27,168,800 yards; Egypt, 15,760,700 yards; China and Hong Kong, 51,248,100 yards; Brazil, 15,212,200 yards; the Argentine Republic,



MARKET STREET.



22,055,300 yards; and the British East Indies, 176,524,900 yards.

This reference to the monthly journal of the Manchester Chamber of Commerce may fittingly lead to a word or two regarding that institution, which stands in relation to the Exchange and the trade of the city generally as a kind of deliberative and legislative assembly. As we have already seen, it is a development from that Commercial Society which had its origin in Spencer's Tavern in 1794. Its *Annals* are now in course of publication, and promise to be highly interesting, as throwing light upon the history and growth of Mercantile Manchester. The objects of the Chamber are, "To promote and protect the Home, Colonial, and Foreign trade and commerce, and the manufactures of the United Kingdom, and in particular the trade, commerce, and manufactures of the City of Manchester, the Borough of Salford, and the surrounding districts. To consider all questions connected with such trade, commerce and manufactures; to promote or oppose legislative or other measures affecting such trade, commerce and manufactures; to collect and circulate statistics; and to act as arbitrator in the settlement of disputes arising out of commercial transactions." The meeting place of this important assembly is in Mosley Street, and there you may see the room where its numerous board of directors sit like Arthur's knights at a great round table, and the

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larger area where important subjects are discussed by the members, and which has been the scene of many a pitched battle between the Mono-metallists and the Bi-metallists. One of the latest, and not the least important features of the work of the Chamber is the establishment of a Testing House, where a buyer who has his doubts about the condition, say of raw cotton, yarn, or cloth sold to him, may, for a nominal fee, have these tested by the most reliable methods and appliances; and in the case of yarn, for instance, may learn whether there is an undue quantity of moisture present, or whether the counts, twist, length, or strength are what they should be.

We have not yet done with the Exchange, however, though we have wandered a little away from it. Of that building it should be further said, that apart from its great meeting room, it contains on three sides of its basement numerous shops, and in the higher spaces rows of offices, ranged in corridors. It contains also an Exchange within an Exchange, the outward signs of which are to be seen in those lofty masts which at present rise from the summit of the building, and carry on their frameworks those telephone wires which, having spread themselves in an aërial network between many other masts rising from high roof-places over a wide area of the city, are here gathered together, coming singly or grouped in fifties, within heavily swinging rope-like cables, some four

thousand or more wires it may be, eventually to be centralised within an uppermost chamber, or switch room, otherwise known as a Telephonic Exchange. To this high place, having gained the requisite privilege of entrance, you may make easy passage by means of a hoist, conveniently placed near one of the entrances to the great hall. Arrived at your destination you find yourself in a little ante-room which contains a test board upon which the wires are closely packed, and where they may be tested to find the localities of faults, in very much the same way as the telegraph wires are tested at the General Post Office. Then you pass on into a long room, the appearance of which is shown in the accompanying illustration.

Here you find yourself in the latest and most modern of Exchanges, and when you reflect upon what is being accomplished here you cannot fail to be struck with the contrast it affords to that busy, buzzing, bustling Exchange you have left below. In one sense you seem to have passed to where beyond those voices there is peace, so soft and subdued are the sounds that come to your ear, and yet you are in a region where human speech is the subject of exchange, and vocal intercommunication is being effected between people invisible to you and each other, and separated by distances more or less remote. And here it may be noted that to connect wires otherwise separated constitutes the main business done in this Exchange.

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What you see immediately about you are tall switchboards broken up into panelled spaces, with ledges below, in front of which are lady operators, some sixty of them it may be, seated side by side in easy elbow chairs, each operator having a transmitter in front of her with which she speaks, and a receiver handy for placing to her ear. The switchboard panels are marked all over with perforations, each one being numbered, and on the ledges and elsewhere there are mysterious brass pegs protruding from other perforations, together with levers and arrangements for signalling. If you go behind these switchboards you see that multitudinous wires, gathered up into coils, are here separated again, and each one brought into relation—by means of its perforations and otherwise—with the operators in front. From this you get the impression that these ends of wires within the perforations are like exposed nerves. Returning to the room it is explained to you that a surface section of switchboard attended to by three operators has within it the wires of all the subscribers, and that this multiple arrangement, as it is called, is repeated over the rest of the switchboards in a similarly sectional manner. Each of the operators has a special number of wires to attend to, say from sixty to seventy, and in this way of allotment the total wires of the subscribers will be dealt with. The working of the system will in some measure be understood by watching one of the

TELEPHONIC EXCHANGE.





operators. She has received a silent signal, which is no more than the dropping of a small metal plate in front of her revealing the number of the instrument which the applicant is using, she then ascertains, by means of receiver and transmitter, the number of the wire in request, and then she simply takes up one of those brass pegs, to which is connected a wire with a flexible outer covering, and places it in the perforation on the switchboard represented by the number, and so, though not without some reserve of mystery to the uninitiated onlooker, the desired communication has been effected. If this number is outside her special complement of wires she can, by the multiple system, do the needful switching without moving from her place. Reference has already been made to the remarkable quietness with which the work is carried on. The user of a telephone is apt to think that "ringing up" the Exchange has some relation to a bell at the other end, but as we have seen this is not the case, the ringing of bells being confined to the telephones used by subscribers. Then the speech of the operator is of the most subdued kind when she is using the transmitter, giving you the impression that she is whispering into somebody's ear, the fact being that loudness of tone is quite unnecessary in the transmission of vocal sounds along these electric wires, a natural expression of voice along with clear and distinct articulation being among the desirable con-

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ditions. Quality of voice of course counts for much in the distant conveyance of sounds which are sometimes found hopelessly indistinct under the best electrical conditions; confusion too is caused at times by wires coming in contact with each other in windy weather. Atmospheric changes it would seem are not so disturbing as some people imagine.

This Manchester Telephonic Exchange, it should be understood, is part of a great system worked under license from the Post Office authorities, by the National Telephone Company Limited, whose ramifications are wide and far-reaching, and are still in process of extension. Consistent with this, a portion of the room is devoted to the conveyance of distant messages, which are carried along "trunk" wires, and among the operators who are connecting Manchester with London, Leeds, Birmingham, or other like remote places, you will see in use the breast-plate transmitter and the head-gear receiver, as shown in our illustration. The number of ladies employed in the Telephonic Exchange is about ninety, but they are not all on duty at the same time. Like the Telegraph Office, this is never closed, though the night duty requires very few attendants.

The growth of this telegraphing by sound has been wonderfully rapid, considering the fact that not more than a score of years have passed since its first practical application. Mercantile Manchester has found it



AT THE DISTANT-MESSAGE WIRES.



so useful in the prosecution of its business, that it has engaged wires to a number rapidly approaching four thousand, and "rings up" the Exchange to the tune of considerably more than a quarter of a million calls in one week. One result of these large extensions is the multiplication of overhead wires, those contained in the cables presenting a heavy appearance, as they cross the streets stretched from standard to standard. It is interesting to know, however, that before long these cables will be carried underground, the overhead wires being limited to blocks of buildings within given areas, and avoiding the principal streets.





## CHAPTER VI.

THE BUSINESS STREETS—A HOME TRADE WAREHOUSE  
—THE SHIPPING TRADE AND ITS WAREHOUSES—A  
PACKING HOUSE—THE HYDRAULIC PUMPING STATION.

AFTER he has completed his survey of the Telephonic Exchange the visitor, having descended to find himself near the corner of St. Ann's Square, a place of fashionable shops, with a statue of Richard Cobden in the centre, may, if he is so disposed, stroll across that favourite resort of the leisured lounger on market days, and at the end of the square, behind the church of St. Ann's, he will find himself in a little corner which still bears the name of "Old Exchange," and records the locality where in one of these old buildings a meeting place was found for business folk in the intermediate time between the destruction of the original Exchange and the building of a new one. Then he may retrace his steps, and from St. Mary's Gate enter that glass-roofed inner court of Victoria



"OLD EXCHANGE" CORNER.

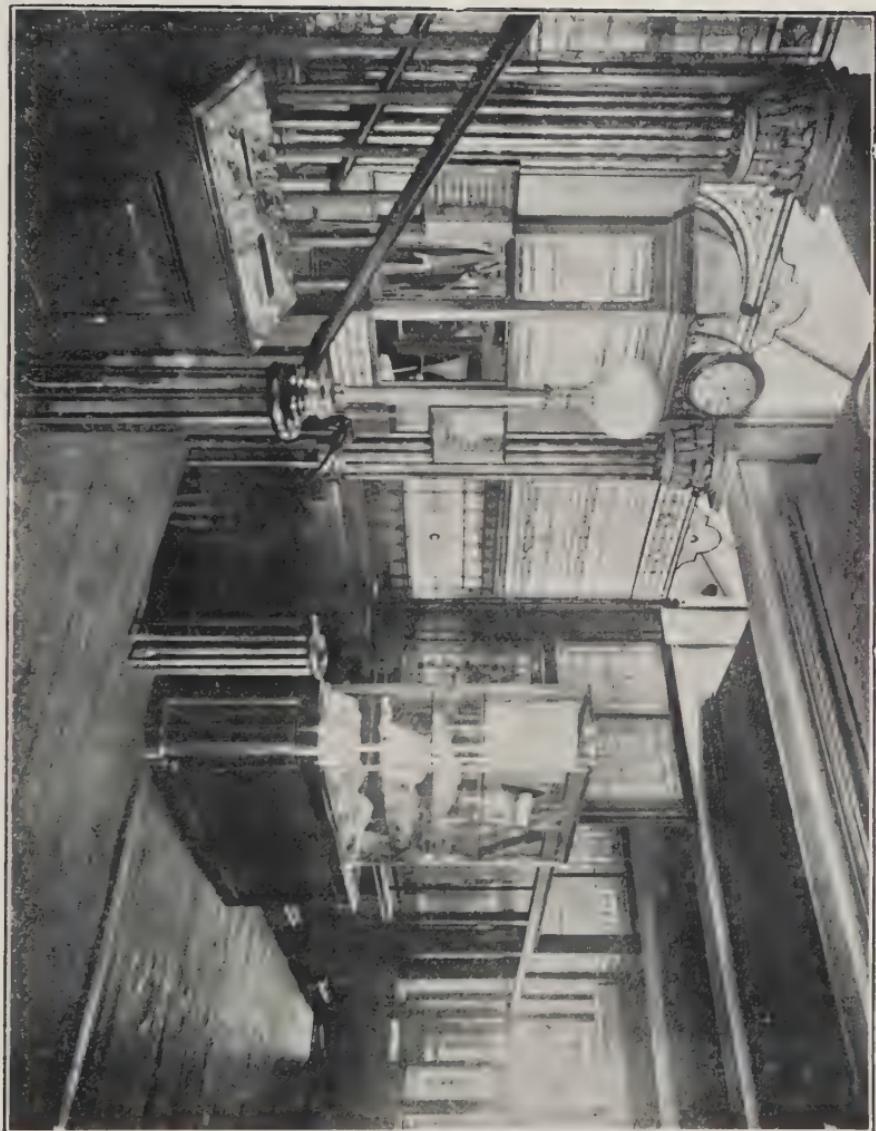
(ST. ANN'S.)



Buildings, which has been selected as the most fitting place for the new Raw Cotton Exchange, and which like that renowned Liverpool area is to be known as "The Flags." This institution is one of the latest developments of Mercantile Manchester, and as the outcome of the Ship Canal, will perhaps more properly fall into its place for description when we come to deal with that great waterway. Meanwhile, his object being to see something of the warehouse life of the city, the visitor will, to this end, have choice of various avenues of approach, and though the business streets reach to the threshold of the Exchange, he will have travelled far from it in many directions before he comes upon the remoter shipping houses, the outposts as it were of what is known comprehensively as the Manchester trade. Though roughly there is a kind of localisation, yet there is much mixing up of the various departments of this trade. The dealers in yarn are to be found near the Exchange along with the grey cloth people, who otherwise, however, are to be met with scattered over a wide area, and often occupying the basements of buildings. The calico printers affect the neighbourhood of Mosley Street, George Street, and especially a portion of Portland Street. The shippers take a wider range, and are to be found in a continuous or intermittent way from beyond Deansgate, taking Albert Square, and Peter Street on the way, and so to Dickinson

Street, Portland Street, the streets that lie adjacent to it, and Princess Street, in and about which are some of the large India and China houses. The home trade houses are distributed in a radius round the Infirmary, occupying part of Portland Street, York Street, High Street, Church Street and Dale Street, and over this area and about Fountain Street, New Brown Street, and Cannon Street, are scattered a host of manufacturers and their agents. This is but a slight and superficial survey, but it will perhaps serve to indicate in some measure the whereabouts of the warehouses. However he may afterwards choose to direct his footsteps, the visitor will assuredly, while in the neighbourhood of the Exchange, make acquaintance with Market Street, now given up mainly to shops and offices, and which, with its crowded footways, and its roadway at times almost congested with trams and vehicular traffic of all kinds, has come to be regarded as one of the famous streets of the world.

Along this street our visitor may reach Piccadilly and the Infirmary, and make acquaintance with one or other of the home trade warehouses that are to be found in that neighbourhood. By the home trade of course is meant the distribution of manufactures of the drapery kind within the United Kingdom. In its early stages this Manchester trade was predominantly a "heavy" one, consisting mainly of piece goods into which cottons entered largely in the form of fustians,



WAREHOUSE VESTIBULE.



calicoes in the grey, bleached, dyed or printed conditions, together with muslins and coloured goods of the gingham kind. Allied to these were linens, woollen cloths and worsted fabrics, and, among purely local manufactures, flannels, silks, and smallwares. As the departmental system grew room was made for "fancies," among which ribbons, laces, furs, feathers, hosiery, gloves, and numerous other productions, foreign or native, found place. All these, with other similar features separately or combined, are to be found among the home trade houses of to-day. A distinction however still survives as to what are called "heavies," in which piece goods obtain most largely, and among these heavy houses there are some, who following a tendency of the time, combine distribution with production, and are known as spinners, manufacturers, and merchants. It is to one of these as affording a typical case that we will suppose the visitor has directed his steps. Of it the author of Cassell's *Manchester Old and New*, says, "as it combines both the manufacturing and merchant sides of the cotton business it will admirably serve our purpose as a complete illustration of the various aspects of the great Lancashire industry."

To begin with the exterior. It is a massive brick building with a heavy stone cornice, and relieved in the frontages with courses of stone, but otherwise unadorned. Passing through the plain stone doorway

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you find yourself in the close neighbourhood of ledgers, day books and the occupants of a counting-house, which is divided by the entrance and otherwise occupies the whole front of the building. Then you come upon a spacious vestibule, in which coloured glass is freely used for adornment, and where samples of cotton in process are shown, and where too, are the enquiry and private offices. By this avenue access is also given to the invoicing department, and the entering and packing rooms, which extend along the rest of the floor. The warehouse is divided into sections and subdivided into bays, lighted in the interior by glazed well spaces, and traversed by various avenues. In the basement, the area for goods is taken up by flannels, blankets, rugs, and oilcloths, in racks and piles, and grey cloths in stacks divided by a labyrinthine maze of dusky passages. Here, too, is the strong room with the safes inside it, and here are the gas engines which are used to work the hoists, the travelling crane, and the hydraulic presses of the packing room. Proceeding up stairs you find that the first flat is given up to linens and dyed goods of multifarious variety, the two departments dividing the whole space between them. Above these again are bulky packs and piles of bleached calicoes, fustians, velveteens, and a sundries department, which includes woollen cloths. On the next floor you find a great accumulation of quilts, counterpanes, and toilet covers,



AMONG THE PRINTS AND CLOTHES



*AN UPPER AVENUE*

and here also are French merinos, plain and fancy dress goods and worsted damasks. Still higher you rise to the uppermost floor, where are muslins, curtains, Turkey twills, table covers, and covering a large space, printed calicoes, satteens, cretonnes, Oxford shirtings and flannelettes.

Regarding the administrative economy of a warehouse of this kind the inquirer will find that its various departments are in the hands of managers, each of whom in certain respects conducts the business allotted to him as though it constituted a separate undertaking, the counting-house standing in the relation of a bank or financial agency to the whole. As the ramifications of the home business extend over the whole of the United Kingdom the staff of travelling representatives is a large one, each having his own special ground. In addition to these, it is found necessary to have branch offices with warerooms in Birmingham, Nottingham, and London. On the manufacturing side there are four mills situate in Ancoats, Stalybridge, and Dukinfield, with an office in the Exchange, and with various representatives there for the disposal of yarn and cloth for exportation. The whole of these undertakings are controlled by a managing director, whose office is in the warehouse, and who is in touch with them through a network of telephonic connections, extending in one direction to his private residence, nearly fifty miles away.

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At this warehouse business commences at half-past seven o'clock in the morning, with the opening of the letters, those containing orders being at once taken in hand by representatives from various departments, and when each has made an abstract of what concerns him, the sorting out of goods is proceeded with, the most urgent passenger-train parcels being dealt with first. To facilitate communication and prevent avoidable delay there is an internal system of telephones connecting all the departments with each other, and especially with the entering room. When all the goods included in an order have been got together in this department, they are checked and passed into the packing room, where they are checked again and made up into trusses or bales, and delivered to the carriers waiting outside, the bales being picked up by a travelling crane and deposited on the lorry which is to convey them with the other lighter packages to the station.

Of this despatching of goods by rail and otherwise something will remain to be said hereafter, but it may be noted here that of late years a great change has come over this department of Mercantile Manchester. Time was when carriers would wait until almost any hour of the night to take away goods, but now they and their loaded lurries, with their last deliveries, are required to be at the forwarding depôts of the railway stations not later than half-past six in the evening on



PACKING ROOM.  
(SECTIONS THREE AND FOUR.)



five days of the week, and two o'clock on Saturdays. The consequence has been that the hours of business are much shorter than they were in the old days, but the work is more continuous, and without any closing of warehouses in the middle of the day. The rumble of traffic in the business streets, where heavily laden vehicles are in evidence, begins with the incoming bleachers and calico printers' wagons in the early morning, and ceases only with their departure along with the carriers' lurries. Then there falls upon this part of the city a silence, which is most impressive on Saturday afternoons, when very few persons are to be seen in the business streets, their aspect being such as we have shown in some views of York Street and George Street, taken about the hour of two o'clock.

Before the Saturday half holiday was instituted, that day was, as we have seen, the busiest day of the week. A victim of that time, writing afterwards in the *Sphinx*, gives us an interesting description of his troubles before the order of release came. He says "In those days the race between house and house was who should be latest, who should have the greatest blaze of gas at night, and who should have the largest number of carriers' lurries waiting at their doors. . . Saturday was the busiest and latest day of the entire week. It was the day selected for the clearing up of odds and ends, all the omissions of the preceding five days. On that day

all the enclosures as a rule were done. An enclosure meant this, a small buyer wanting twenty articles, would order six from one house, and the remaining fourteen from eight to fourteen others, and would instruct the last to send their goods to the warehouse of the first to know when they were packing for Briggs, of Bristol, and the reply almost always would be, ‘on Saturday.’ Hence Saturday, the eve of the Christian Sabbath, was the very latest of all the late nights. I have been at work close into Sunday morning. I rarely got away before nine.”

Among the changes that in years more recent have come over the manner of doing business in the home trade, may be reckoned that of the gradual disappearance of the Hookers-in. Of these gentlemen, Mr. Slugg says in his *Reminiscences*, writing of a period more than fifty years ago, “Hookers-in abounded at every street corner. In the days when there were no railways, and men had to use the more tedious mode of travelling by stage-coach, a journey to Manchester and back was a more formidable affair. Country drapers from distant places could not then run over to Manchester, buy goods and return in a day. Hence they came here seldom, but stayed longer and bought more largely at once. Living then in Market Street, I had opportunities of seeing the Hookers-in swarm about the doors of the Thatched House Tavern, the White Bear, and similar inns every morning, besieging head



PACKING ROOM.  
(SECTION FIVE.)



waiters, who were pretty well fee'd, with the view of ascertaining who had arrived overnight. Many were the tales told of them. One was that an old and a young stager in different lines were talking together at the warehouse door of the latter, when a gentleman passed, on which the old stager said to the other, 'That is Mr. So-and-So, from Leicester; he is a large buyer in your way.' Away went the young one after the gentleman, and presenting his card, begged him to turn in and look round, with the assurance that they had some goods very cheap which would exactly suit him. He did his work so well that there was no resistance, and Mr. So-and-So followed to see the stock. Casting his eye round the first room, he quickly assured the salesman that there was nothing in that room in his line. So with the next, and so with the next. At last the question was put to him, 'What line is yours?' 'Oh,' replied he, 'I am David Bellhouse, the timber merchant.' "

Some of the home trade firms do a shipping business also, though not usually on their own ventures, in the form of consignments, but by sales to principals or their agents, the geographical character of the distribution though various being largely colonial, Australian, West Indian, Canadian, or South African. The shipping houses, on the other hand, except in very rare instances, are not interested in the home trade. The character of this shipping trade is so varied in its

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features as to preclude the possibility of detailed description here, the outlets of it too being as wide as the world. It deals with many languages and many peoples, and not the least interesting feature of the street life of the city is the presence there of foreign buyers, of strange speech and garb, turbaned Orientals and others, who have come hither on commercial purpose intent from far-off places beyond the seas. The *Shipping Guide* of the port of Manchester says, that "in the city there are some eight hundred merchants engaged in negotiating shipments of merchandise to and from all parts of the world." Among these the foreign element is large and comprehensive as the names—many of them of difficult pronunciation—on warehouse doors bear witness. These warehouses, and notably among them those occupied by some of the India, China and general export merchants, who do their own packing, are of considerable magnitude, and often present architectural exteriors of an attractive kind. A remarkable institution however of the shipping trade is the packing house, of which there are many. These are usually very spacious structures, owned and worked by companies or private owners, or it may be rented by them; but in all cases they are let off to various tenants, for whom offices and ware-rooms are severally provided, the conditions of tenancy requiring that all goods shall be packed by those who sublet the premises, and who themselves occupy a



YORK STREET  
(SATURDAY AFTERNOON.)





*GEORGE STREET.  
(SATURDAY AFTERNOON.)*



considerable portion for this purpose. Here, too, is also undertaken the important work of "making-up." This is a preliminary process to packing, and consists in preparing goods for the special markets for which they are intended. A great packing house of this kind is a very interesting place, and not without certain aspects and conditions of business which appeal to the imagination of the reflective visitor. Here you have groups of merchants of various nationalities, and using divers forms of speech, gathered together, whose offices are approached by the same stairway, but whose trading extends to places and distances in some cases, it may be, wide almost as the poles asunder. To cast your eye over the markets of the world reached by these shippers generally, as set forth in a directory of them, is a geographical recreation, calling up to your mind continents of the east and of the west, of the north and of the south, and of the countries comprised therein, with islands and archipelagoes in many seas. It is like scanning the index to an atlas, with names familiar or strange, and among the multitude of them your eye may light refreshingly upon "that blessed word Mesopotamia."

As you ascend the stairway of a packing house and pass upwards from floor to floor, you read the names of the firms on the whitened window-panes of the office doors, but there are no indications of the nature

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of the business done inside; you otherwise learn however that behind the portals, in one case they are interested in the Bagdad and Persian trade, and that at the desks are busy clerks brought hither because of their knowledge of Arabic. Here again you have a firm engaged in transactions with India and China. Another deals with Mexico, Central America, Venezuela, the West Indies, and Australia. Then, in a further case, the sphere of operations includes the Levant, Constantinople, the north coast of Africa, and Malta. In offices of this kind you may be sure they are familiar not only with the conditions of markets, but with bills of lading and exchange, and the adjustment of values between various forms of currency into which other coins enter besides the notorious and perverse rupee.

These shippers have each their warehouses where goods are received, examined, and passed on to the packers, with instructions as to their destination. They will first go into the making-up room where you may see vast numbers of pieces being examined, sorted, refolded, and having applied to them tickets and stamps, as needful marks of recognition. Here you may see, too, those folded lengths of cloth known as "Dhooties," wherewith the mild Hindoo is wont to clothe himself. The goods ticket is a very important feature of the shipping trade, and often a curious artistic production, jealously guarded in its copyright



PORLAND STREET.



as a valuable trade mark. Important also is the impressed stamp which accompanies it, and mysterious to the outsider whose eye may light variously on characters representative of such languages as those of Arabia, Persia, China and Hindustan. Entering the packing room, usually located in the basement, you find yourself in the midst of great piles of merchandise, and in a region of hydraulic presses and packing materials, among which are tarpauling, hoops, canvas, and cases of wood and tin. Here, too, are goods in process of pressure as they are being made up into bales, canvas-covered, and bound round with iron or steel bands. Hereafter they will be marked with strange and to you cabalistic marks, but which are well understood by those who will forward them to their destination by railway or steamship, or any other mode of conveyance. These compressed bales or trusses differ much in size and weight and form of packing, and when you see a number of small ones bound together, and it is explained to you that they are each strictly limited to fifty-two pounds weight because the coolie, on the African shore whither they are bound, will refuse to carry one of any greater weight, and further, regarding other small packages that in the course of their journey they will be separated and carried on the backs of camels or mules, you are impressed with a sense of picturesque possibilities arising out of this prosaic packing, and your imagination takes the direction of

Oriental bazaars, caravans, desert wastes, the golden strands of Africa or Central American solitudes. Very remarkable expedition is often shown in dealing with goods, in these packing houses, when the need is urgent,\*so, therefore has one heard that it is possible for two thousand five hundred pieces of China shirtings, received at three o'clock in the afternoon, to be afterwards made-up, packed, and delivered in bales, at the railway station or the dock side of the Ship Canal by half past six the same evening. In cases like these it will happen that bales, made-up from a consignment, are ready at one door for delivery to the carrier, before the last pieces have been received at another.

The hydraulic power by which this form of packing is done will interest you, because it appears so easy of application. You see these pieces of goods, grey or bleached shirtings or printed cloths, as the case may be, with the needful canvas covering, laid in a carefully arranged pile on the iron table of a press, and when the time comes you see one of the packers turn a handle, and straightway the table begins to rise until the goods are brought under pressure by contact with a restraining weight above, and as the squeezing goes on the pieces grow less and less in their aggregate bulk until the required minimum of size is reached. In this condition they are held firmly until the canvas is stitched and the cords or bands adjusted. Then the handle is reversed and the table sinks again show-



MOSLEY STREET.



ing the finished package, which has become perfectly tight in its canvas covering by the reaction from pressure of the contents. If you seek to know how the pressure has been obtained, you will be told that it has been done by a pumping process, and that the iron table you saw was raised by a column of water acting upon a piston or ram beneath. The turning of the handle in the first instance applied the power, and the reversing of the movement liberated it again, by discharging the water from its work. The pumping, which was once a manual operation entirely, and in some instances may be so yet, is now accomplished by the assistance of steam with needful engines, pumps and boilers, and what is called an accumulator, by which a steadiness of pressure is secured. These appliances may be stationed on the premises, or the results of them, as we shall see, may be obtained from a distant source, the fact being that a new order of things in this direction has been inaugurated which is an outcome of one of the latest of municipal developments. Water has hitherto been supplied at certain pressures for packing as for other purposes by the Manchester Corporation, but recently special hydraulic mains have been laid down, and a pressure of water power afforded at the rate of one thousand pounds to the square inch, and those who wish to avail themselves of this supply may now dispense with engines and boilers and have that part of the work done for

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them elsewhere. To see the centralisation of this force for subsequent distribution, we must pay a visit to the Hydraulic Pumping station in Gloucester Street. The required machinery does not cover a large area, and though you may soon see the whole of it the processes are very interesting. The works may be said generally to consist, apart from the needful offices, of water tanks, boilers, pumping engines and accumulators. In the first instance you are taken to the margin of an adjoining canal to see where the coal is landed from the barges, and by means of a hydraulic crane, lifted to the flat roof of a coal shed, and conveyed to the interior by means of shoots. From here, by ingenious mechanism it is raised in buckets and conveyed by a worm movement until it reaches the boilers some distance away, and there feeds the fires without any intermediate handling. Then you ascend by flights of outside stairs to a high place where are three great tanks, with wooden stages round them. Into these cisterns you see the water being poured from the low pressure mains through great pipes, and, along with it, hot water supplied through other pipes from the condensers in the engine room below. The effect of this latter supply is to raise the temperature of the water generally, and as one result, prevent freezing in the winter time. The whole of these tanks represent about three days' supply for the purposes necessary, and they may be connected so as to be used in common, or separated,



*DEANSGATE.*



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as circumstances may require, the ingress being regulated by ball taps, and the overflow or clearing of them by other arrangements. Descending from this elevation you are conducted to the boiler house, where are five boilers fitted up with economisers and all other mechanical appliances of the latest kind, enabling one man to attend to the whole. Then you pass on into a lofty, spacious, and bright-looking engine-room with six upright pumping engines therein, ranged in threes on either side of the broad walk which separates them. If you watch the movements of these engines you will note that they display variations in speed. Sometimes they are moving slowly, then there is an acceleration of progress, which again may subside into leisurely conditions. It is explained to you that these movements are automatic, and are influenced by the varying demands of those who are using the water supply outside. These variations will be further in evidence when you are shown the accumulators by which the aggregate of pressure is maintained and conserved. These are situate at one end of the engine room, in a lofty, chimney-like space, or tower, partially opened, within which you may see what appear to be two great pillars of iron, round which are placed two gasometer-shaped constructions, also of iron, and capable in each case of moving up and down the enclosed pillar. One of these is in motion, rising and falling, and so hiding or disclosing the pillar while the other is elevated and

stationary. In further elucidation of what is going on, you are told that within each pillar there is a movable ram, which communicates with the water as it is being forced into the mains, and is acted upon at its summit by the weight of that outer gasometer-like case, which is loaded with about one hundred and forty tons of slag. When this is seen descending it means that power is being used outside, the equilibrium of which must be maintained, and so you see that after it has descended it is forced back again by the engines. A gauge on the wall close by shows that the pressure is being maintained at a little in excess of one thousand pounds to the square inch and that due allowance is being made for variations outside. The accumulator not in motion is one held in reserve.

Now, as we have seen, one result of this new application of hydraulic force is that those who pack merchandise can have the initial pressure supplied to them of one thousand pounds to the square inch. But as a heavier pressure than this is required, there has come into use for obtaining it another ingenious hydraulic contrivance called an intensifier, an unpretentious looking piece of mechanism, suggestive in its appearance of a narrow hydraulic press, the upright pillar in the centre having within it arrangements for the conveyance of force apparently controlled by another ram-like encirclement which moves up and down the central pillar according to the degree of the



"THE FLAGS," VICTORIA ARCADE.



pressure, this, by variations in the diameters of tubes through which the water is forced, may be increased considerably. By such means one has seen the presses of a great packing house worked with the acquired power, capable of being variously applied, up to five thousand five hundred pounds to the square inch.

That the amount of packing done at these packing and shipping warehouses attains vast dimensions in the aggregate no one can doubt who passes along the business streets, especially in the late afternoon, and sees the lurries with their piled-up loads making their way to the railway stations or the quays of the canals. Some idea of the magnitude of the shipping business may be gained from the statement made in the *Shipping Guide*, that the joint shipments of less than a score firms of representative Manchester shippers exceed an average of twenty thousand tons per month.





## CHAPTER VII.

### THE CONVEYANCE OF MERCHANDISE—A RAILWAY GOODS STATION—THE SHIP CANAL—THE MANCHESTER COTTON ASSOCIATION—THE FEDERATION OF MASTER COTTON SPINNERS' ASSOCIATIONS.

DURING about ten hours of the ordinary business day the noise of heavy traffic in the central streets of the city knows no surcease, varying in volume, but seeming to attain its climax about six of the clock in the evening, when from the packing room doors of warehouses the latest loads of bales, trusses and cases are being withdrawn on heavily-laden lurries, for conveyance to the railway and canal depôts. Many outlets as well as inlets there are in railway directions, and whether you go in the morning or evening to the London and North Western, the Midland, the Great Northern, the Manchester, Sheffield and Lincolnshire, or the Lancashire and Yorkshire goods stations, you are sure to find yourself in an arena of busy activity, where merchandise is being delivered or received.



YORK STREET.



The familiar lurry, by which these business burdens are conveyed, is a vehicle of much importance in the work of transference. It is generally well horsed, and often has an animal noticeably handsome in its shafts. One of the most effective sights among local May-day customs, now relinquished, was a procession of lurry horses, with satin-shining hides, beautifully groomed and bedecked with ribbons, passing through the principal thoroughfares. As much as one hundred and twenty pounds has been paid for one of these horses, but the average value is perhaps from fifty to eighty pounds. Your lurryman as a rule is proud of his horse and careful of its appearance, this interest being shared by his attendant boy, otherwise known as a "nipper," part of whose duty it is to go from warehouse to warehouse in search of packages to make up a load. The nipper's enquiring cry is a familiar one at the loading places, as his predecessor's was in the days when there were only road and canal carriers. In some old local rhymes from which we have already quoted, we find the rhymester, wishful for the continued prosperity of the trade of the town, expressing himself thus:—

May Pickford, Bache and Welch, and Hargreaves, too,  
Their customary round each day pursue!  
Nor yet the Old Quay, Thomson, Grocers lack  
To gain from every house a lusty pack:  
The cry of "*Anything?*" that usual strain,  
Be ever answered "*Yes,*" or "*Call again!*"

In the early morning the lurryman may be delivering to the warehouses goods that have arrived in the

night, afterwards he will be gathering up those that are to be forwarded, taking care as we have seen, that he shall arrive at the dépôt with his last load not later than half-past six o'clock. It is worth while following him to one of these great forwarding centres to see what goes on there, say for instance, that of the London and North Western railway in London Road. Here when he arrives he will take up his place in the line of luries waiting to enter the station gates, and here too, noting the time of his arrival, he may find a "conference" inspector, who is an officer appointed by the conference of carriers, who have agreed not to forward goods presented after the appointed time. If the luryman is late the whole of his load, or any special part of it which has caused the delay, will be "set up," that is detained until the following day.

Owing to its construction the North Western goods station lends itself to peculiar and picturesque effects. The loading and unloading of wagons is done on the street level, but in cavernous places among pillars and arches that support the railway lines and the passenger and other offices overhead. It is a station beneath a station, and entering this region you find yourself in a dusky maze of roadways, railways, and raised goods stages, extending away to vague distances of gloomily-vaulted gas-lighted recesses, dim as dreams. Moreover, you are confronted with what appears to be a scene of inextricable confusion, with a mixing up of



NEAR LONDON ROAD RAILWAY STATION.



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railway wagons, loaded luries and drays moving hither and thither, following closely on the heels of each other and choking all the avenues, while on the platforms, crowded with merchandise of every description, are men hurrying about with deftly-handled trucks loaded or empty, and adding the rattle of rapidly-moving wheels upon boarded ways, to the general babel of conflicting sounds, made up of human voices, the blowing of horns, the grind of wheels upon stony ways, and the tramp of horses' hoofs. Very carefully, and especially after dark, must you steer your way, under pilotage, through the intricacies of this crowded place, being wary of your feet among railway lines, points, capstans, travelling ground-ropes and the irregular surfaces of turntables. Here you come to a place where the word "danger" is clearly outlined on the glass of a lighted lamp, which also tells those who come this way to look before they move forward lest they should come in contact with travelling wagons. Here too are stationed those horn blowers, whose horns, if not so cheerful as those of foresters, remind you of the merry greenwood, and warn you when wagons are on the move. Following some of these railway lines you come to where are great hydraulic lifts by which wagons, loaded or empty, are raised or lowered between rails below and rails above. Mounting one of the little wooden stairways which give access to stages that lie among a series

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of arches, and where, scattered about, are gas-lit cabins with busy clerks in them, or solitary little desks with solitary clerks at them, you again move carefully to avoid collision with the wheeled trucks which seem to be recklessly bearing down upon you in the crowded alleys. These are conveying goods received from the lurries to the places appointed for them, and as you begin to understand these and other movements, it gradually dawns upon you that there is a clearly understood system of procedure among all this apparent confusion. You see that the lurries are discharging their loads at the stages, and that the packages are being checked off from the waybills, and are separated to be in turn rapidly despatched to the neighbourhood of the respective railway wagons which have to convey them, and which same wagons, when they are filled, will be hoisted up to the lines above, where they will take their places in the trains which are being made up to convey them to their required destinations. By half-past nine o'clock some three hundred lurries will have so discharged their contents, and when the last arches are being cleared for despatch the process of receiving incoming goods from descending wagons will have begun at the other end of the archways. In this manner, as you are told, about two thousand tons weight of goods will be dealt with in a day. So does the work go on all through the day and night, the only period of absolute rest being Sunday. There



NEAR EXCHANGE RAILWAY STATION.



is another large goods dépôt of the North Western at Liverpool Road, occupying the site of the first Manchester and Liverpool railway station, but in this one of London Road alone there are employed somewhere about twelve hundred and fifty men and boys, including the lurrymen and their nippers.

Turn we now, in our consideration of this carriage of merchandise, to the silent highways, the canals, so pre-eminently important in the pre-railway times, and not to be despised yet even in their old narrow gauge forms, for they are by no means deserted highways, their horse-drawn or steam-tugged barges being largely in evidence, and their grey old quays and lofty warehouses, with their little latticed windows, still giving a touch of picturesqueness—if not quite of the Venetian order—to the great trading city which they have helped so largely to build up. The history of these canals is very interesting, as everyone knows who has heard of the Bridgewater one, to which references have already been made in these pages. Previous to that time, as we have also seen, there was barge traffic upon the “Old River,” as the Irwell has been familiarly called, now no longer a continuous stream, but upon whose reaches, above the Ship Canal, barges may still be seen. When they were greatly needed, various canals were cut, and among them in 1839, a notable half mile length, known as the Manchester and Salford Junction, which crossed the town and had the effect

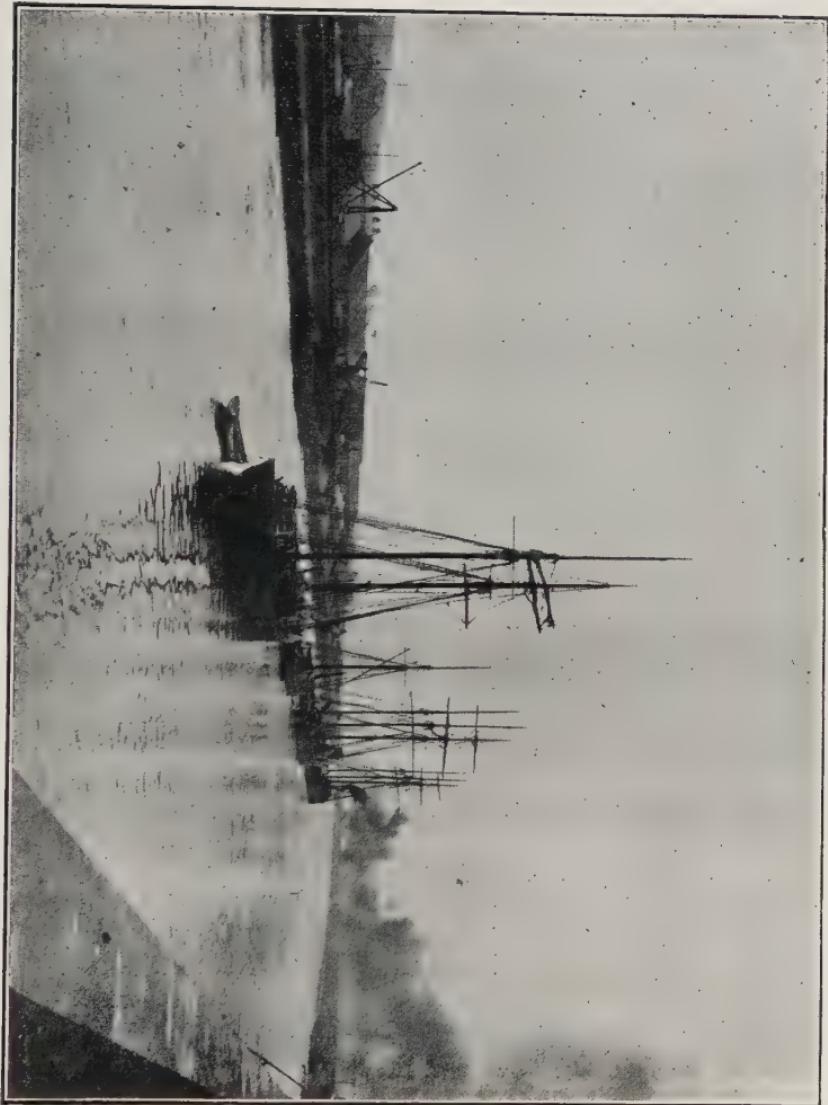
of furnishing the last link of connection in the chain of waterways extending between the Irish Sea and the German Ocean. It is well known that most of the canals fell into the hands of railway companies and thus ceased to be competitive forces. In this connection it has been recorded as a curious piece of history that, "about 1874, the Cheshire Lines Committee got powers to extend to the present Central station, and under these powers, they cut the Manchester and Salford Junction in two and made it for ever useless."

For its water-borne merchandise by river and canal Manchester has had various navigations, old and new, but these have become in a sense subsidiary to the great enterprise which now exists in the form of the Ship Canal, and which in the progress of its accomplishment absorbed that greatest of all local navigations, the Bridgewater Trust. On the eve of the completion of the canal we gave, in *Cotton: From Field to Factory*, an illustrated sketch of the undertaking, along with some facts connected with its inception and history, which therefore need not be repeated here. Suffice it to say that it got itself opened in a preliminary way in January, 1894, and afterwards, in a right royal fashion, by the Queen herself in May of the same year; and now, with its docks and locks, its wonderful aqueduct and wide-spanned bridges, together with its miles of quays lying along the Manchester and Salford shores, is so far an accomplished



OPENING OF THE SHIP CANAL.  
(THE QUEEN'S YACHT, "ENCHANTRESS.")





ON THE SHIP CANAL.



work that by virtue of it, the city where it was originated has become the third port in the kingdom. Ocean-going steamers and sailing ships are now familiar objects on the new waterway, and if you wish to see how wide the communication has already become, the *Shipping Guide*, previously referred to, will show you a list of one hundred and seventy ports, near or remote, to which sailings are made regularly or at intervals. Much other interesting information you may obtain from the same source, as for instance that "Manchester goods are now being despatched direct to the great consuming markets of the two hemispheres, to Africa, India, China, Japan, Brazil, River Plate," etc. You are told also that the districts which are nearer to the port of Manchester than to any other ocean steamship port contain a population of 7,500,000, and that "traffic is now carted to and from the Manchester docks over an area which contains a population of 2,000,000."

The canal of course exists both for exports and imports, and it would be difficult to say in which direction it will be the more valuable. By this channel have come or will come cotton, corn, cattle, timber, and the rest, but to a vast number of interested persons not the least to be desired among these imports is cotton. In view of the fierce competition at home and abroad very much depends in the future, upon the cheap conveyance of this indispensable material in our

manufactures, and both those who spin and those who weave are quite alive to the necessity of having cotton placed in their hands at a minimum cost for carriage and handling. Among the first to recognise this desirable consummation were the cotton spinners. By the conditions of the case they are nearest in touch with the raw material. Hitherto Liverpool has received it for them, and from the ships it has been distributed mainly through the medium of Liverpool cotton brokers. But now that ocean going ships can come to the threshold of the cotton spinning districts, there seemed no reason in the world why the cotton bales should be discharged at Liverpool and have dues levied upon them at that port, with extra carriage charged for further transmission. Though Liverpool has been so long the cotton market of Lancashire, it was thought that arrangements might be made with the brokers there for cotton to be delivered by ship at Manchester, the conditions of brokerage remaining as heretofore. But this was found unattainable, and then the idea was conceived of creating a cotton market in Manchester. The outcome of this suggestion was the formation of the Manchester Cotton Association, the inauguration of which constitutes a landmark in local mercantile history. The organization of this important institution was brought about somewhat in this wise. Invitations were sent out to cotton spinners, cotton merchants, and cotton



INAUGURAL MEETING OF THE MANCHESTER COTTON ASSOCIATION.



brokers, to attend a meeting in the arcade of the Victoria Buildings, the purpose being "to consider the desirability of making arrangements for the formation of a cotton association, and the establishment of a cotton market at Manchester."

The gathering took place on the afternoon of November 7th, 1894, and the scene was a remarkable one, both in point of numbers and in the enthusiasm of an audience which was a largely and influentially representative one. The chairman was Mr. Charles W. Macara, managing director of Henry Bannerman and Sons Limited, and president of the Federation of Master Cotton Spinners' Associations. In the course of his opening speech Mr. Macara said: "Statistics showed that while the cotton spinning industry of the world had greatly developed of late years, in Lancashire the growth had been comparatively small. Anything therefore, that tended to cheapen production, as it would place the Lancashire spinner in a better position, ought to be encouraged. Thanks to the operation of the Ship Canal, the spinners had the means of effecting a considerable saving in the cost of the raw material, and he could not help feeling that a serious responsibility rested with all who either through obstruction or want of enterprise prevented full advantage being taken of their great waterway, which had been made with the express purpose of providing for the increased requirements of Lancashire, and above

all to enable her to hold her own and find employment for the teeming millions who inhabited that populous county.” Other speeches followed, in which Mr. W. H. Holland, M.P., Sir Joseph Leigh, M.P., Mr. Alderman Emmott, of Oldham, Mr. Scott Lings, Mr. J. K. Bythell (chairman of the Manchester Ship Canal), and others took part, the outcome of which was the passing amid much enthusiasm of a series of resolutions consistent with the main object of the meeting. Vigorous and energetic action followed upon these resolutions; the Association was formed, with Mr. C. W. Macara as its first president, the members of it being so numerous as to represent on the spinning side something like fourteen million spindles. In furtherance of its purpose the Association has started a weekly official journal, which bears the title of *Cotton*, and therein those interested may read the shipping news of the canal, reports of markets, and a multitude of carefully compiled statistics relating to exports and imports.

It was a very noteworthy event, when on July 27th, 1895, the members of the Association took ship at Pomona docks, embarking on board the steamer Eagle for a cruise over the whole length of the canal, and beyond it to the Prince’s landing stage, at Liverpool. First of all they made a tour of the docks, landing at one of them to see those great three-storied transit sheds, the like of which it is said are not to be seen on any other dock-sides in the world, so complete are they



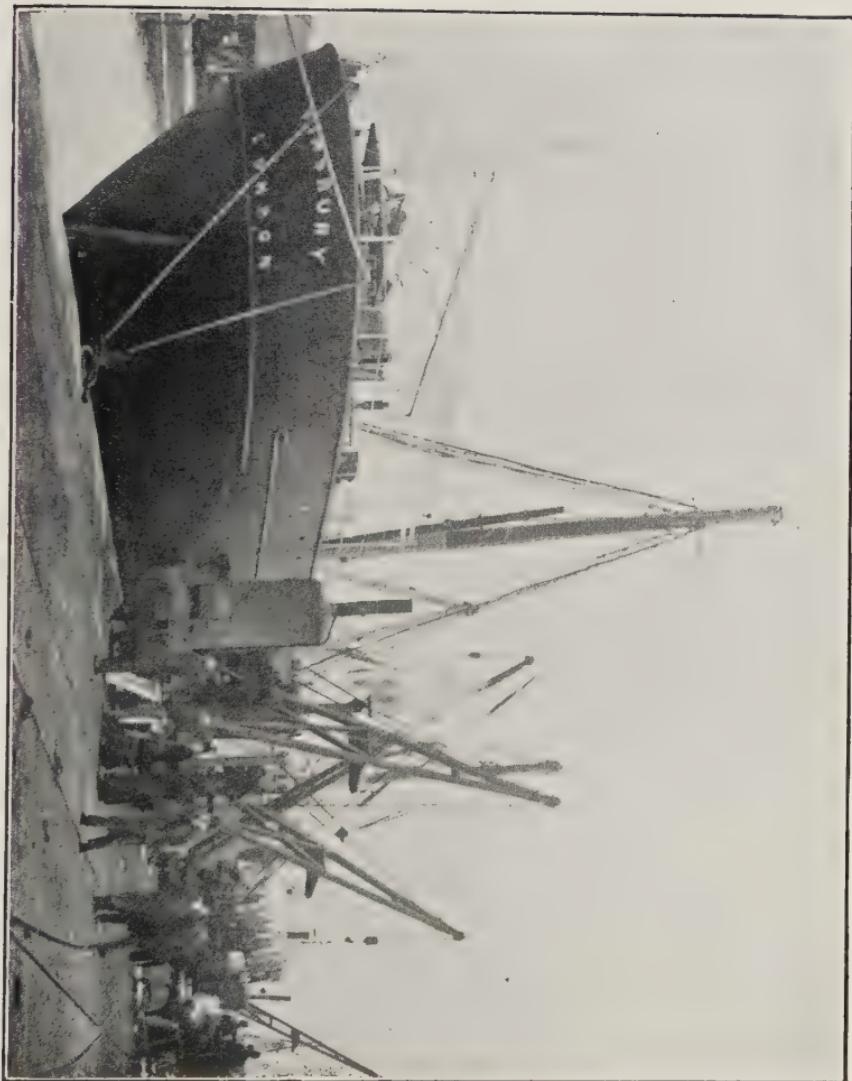
*THE IRWELL.*



in their fireproof construction, and in all modern equipments for dealing with the storage and transference of merchandise. There you are shown how, by hydraulic cranes, goods are lifted from the vessels to the various floors of the sheds, thence again to be as easily transferred to railway wagons or other conveyances, from which in intervening spaces, excellent rail and roadways have been provided. Then regarding the rail service you are told that daily sixteen regularly-timed goods trains leave the docks, which are connected with all the railway systems of the country; and further, that there are from thirty to thirty-two trains in and out of the docks daily, whereas twelve months ago there were only two. When the voyagers had inspected these sheds and had also been shown how expeditiously an outbreak of fire could be dealt with in any part of the docks, they embarked again, and before leaving had their attention drawn, among the rest of the ships, to a great steamer loading for China and Japan, one of the largest vessels that has hitherto found its way to Manchester, and of much heavier tonnage than those used in the cotton trade. As they started down the canal evidences were afforded them of its growing possibilities in the form of lairages under construction for the reception of foreign cattle; but more interesting to them was the information that a quarter of a mile of seven-storied storage warehouses for cotton, along with seven four-storied ones for grain

and general cargo, were being constructed alongside one of the docks and in the rear of another, at an outlay of considerably over one hundred thousand pounds. These warehouses are built by an independent company under arrangements with the Ship Canal Company. The capital was subscribed privately, and it was stated that double the amount could have been easily obtained.

From lock to lock the voyagers dropped down the waterway in the easiest possible manner, and when that remarkable piece of engineering which forms the new aqueduct at Barton was swung round to let them through, it was seen that in the water-locked space there was also confined a horse-drawn barge and its attendant boatmen, a condition of things that certainly never entered into the dreams of that great aqueduct constructor, Brindley, whose work has been thus superseded. At Irlam lock they saw, passing through there, a steamer of nearly two thousand tons burthen, with a general cargo bound from Montreal to Manchester. Then a little further did they meet another vessel of upwards of a thousand tons burthen, coming hither for the first time with a cargo from the Adriatic. Again, taking in coal at Partington, was to be seen a vessel bound for the Baltic. These and other ships did the voyagers meet with as they made their way under lofty railway and other bridges to tidal water at Latchford, and emerging



SHIP CANAL.  
(UNLOADING THE FIRST COTTON SHIP.)



from the picturesque sandstone cutting there, reached Runcorn, and so by Weston Point, Saltport, and Ellesmere Port to the outlet into the Mersey at Eastham locks, where they saw come through the gateways there the fine new steamer the *Clan McNab*, of the *Clan Line*, making her way to Manchester for the first time to load for Bombay, the Lascars among her crew showing duskily on her decks. Here, too, following the *Clan McNab* came the steamer *Barcelona* from Halifax, with a cargo of timber. With such practical evidences of traffic before them, no wonder was it that the Cotton Association grew eloquent—through its president and some of the members, who in turn spoke from the bridge to those on the decks below—regarding the great possibilities in the way of cotton carrying which might find their realisation in the immediate future. One thing at least made itself clear through all the speeches, and it was that having now got this canal it would be anomalous and unworthy if profitable use could not be made of it in the cotton industries of Lancashire.

In connection with the new Cotton Association incidental reference has been made to the Federation of Master Cotton Spinners' Associations, of which Mr. Macara is president. It has its place among local institutions, the head-quarters of it being here, but in addition to the Manchester Association it combines within itself those representative of such great spinning centres as Oldham, Stockport, Heywood, Hyde, Bury, Ashton,

Stalybridge, and Darwen. No larger combination of employers has ever been got together in the cotton spinning industry, its members representing eighteen millions of spindles and invested capital amounting to twenty millions sterling. In great crises of the cotton industry it has bulked largely in the public view, and notably in connection with that celebrated settlement, known as the Brooklands agreement, which brought to a peaceable conclusion the great cotton strike of 1892-3, which had necessitated the closing, for five months, of half the spinning mills in Lancashire.







KING STREET.



## CHAPTER VIII.

BANKS AND BANKING AT THE CLOSE OF THE EIGHTEENTH CENTURY—MODERN BANKS—DESCRIPTION OF A BANK INTERIOR—THE CLEARING HOUSE.

A DESCRIPTION of Mercantile Manchester, however slight, must needs contain some contemporary reference to that system of banking which has sprung out of the city's commercial needs, and has grown with its growth in various and interdependent relationships.

In the name of Bank Street, one of the boundary thoroughfares of the Royal Exchange, there is perpetuated the origin and site of that bank—the first of its kind in Manchester—founded in 1771 by Messrs. Byrom, Sedgwick, Allen, & Place, already referred to in these pages. It stood at the corner of St. Ann's Square, and after it was opened the *Manchester Mercury* of December 3rd said of it: “Yesterday the Bank was opened in this Town, under the Sanction of four respectable Gentlemen; and from the general Appro-

bation the Scheme has met with among all Ranks of People, it is not questioned that it will be of infinite Utility to the Trading Part of the Town and to the County in general." In addition to banking the new institution expressed itself prepared to deal with Fire Insurance. On the question of priority as a bank some discussion has been raised, inasmuch as in Mrs. Raffald's directory of 1772, the first directory issued in Manchester, there appears the firm of "John Jones & Co., Bankers and Tea Dealers," who no doubt were acting as money changers when Byrom's bank was opened. That trading in tea, however, gave a mixed character to the business of Jones & Co., and therefore, as Mr. Grindon points out, in Byrom's we must recognise "the commencement of banking in Manchester as a formal and independent commercial undertaking." The connection of tea dealing with banking is a curious one, and the relationship has survived down to our own time. How this came about in the first instance has been well described by Mr. Grindon. He says that in the first instance a banker was little more than a money-changer: "In the early days of Manchester commerce banking signified little else besides. Money, no doubt, was deposited for safe keeping with those who called themselves bankers, but the substantial portion of the business consisted in the discounting of small acceptances and promises to pay. The proportion which the metallic currency of the country bore to

its general trade was considerably smaller than at present. Compared with the amount in circulation to-day, gold and silver coin, in their relation to daily business, were scarce commodities. Paper, representing amounts which no one would to-day think of paying except in coin, was the financier's medium in almost all ordinary trade transactions, and people were glad to have it. Byrom & Co. very soon after their beginning, issued guinea notes, which, adds the record, were received with avidity. Not only was coin comparatively scarce, legislative enactments having reference to the money affairs of merchants and tradespeople scarcely existed. Compared with those of to-day they were as nothing. Any man who could persuade people to trust him was at liberty to issue paper of the nature of bank notes, and as much of it as he pleased. The manufacturers in particular took advantage of this. A hundred years ago (written in 1877), there was no weekly drawing out of the bank of what was wanted for wages. The weavers, especially those who had their own looms in their own cottages—the original custom—when they finished a piece of cloth carried it direct to their employer, who, if he had cash enough in hand paid ready money, if not, the weaver received a sort of I.O.U., such as would be discounted by the money-changers, after the same manner as an acceptance, should it happen to circulate so long and so widely as to reach their hand. County manufacturers were accustomed

to issue notes for sums as low as five shillings. This liberty of action of course led to many abuses, some of which are extant to this day in the abominable ‘truck system.’ A considerable quantity of paper of the nature of tradesmen’s drafts for small amounts was likewise always floating about.

The money-changers did not form a distinct commercial class; they were ordinary shopkeepers, who engrafted banking upon their other business. Tea dealers in particular seem to have been prone to it, perhaps because of the comparative cleanliness of their trade, the high price of what they sold, and their being generally well provided with loose coin. With tea dealers many famous banks had their origin. Twinings, of London, stand as an often quoted example.”

John Jones & Co. had their tea shop in Market Sted Lane, on a site now occupied by the Exchange, and it is said that many a passer-by in those days saw old Mr. Jones thrifitly employing his leisure in straightening bent tea-chest nails with a hammer. In time the tea dealing was discarded and the banking business extended, Jones & Co. being destined to survive for many long years after Byrom & Co. had disappeared from the financial world, the house founded in the tea shop becoming in later years, not only a famous local bank, but the metropolitan and world-renowned “Jones Loyds,” of which one of the most distinguished

administrators was Samuel Jones Loyd, who, in 1850, was created Lord Overstone. The old house in King Street, whither the Joneses removed when they gave up the tea dealing, is a landmark in the history of Manchester banking, and rich in quaint and interesting associations. It was there in 1788 when a run took place incident upon the failure of the surviving owner of Byrom's bank, that the device was resorted to of putting a new coat of paint on all the wood work of the public part of the premises, just before the inrush of frightened depositors, who were thus successfully held in check until sufficient time had been gained, the fear of spoiled clothes it seems overruling for the while the fear for the safety of deposits. A picturesque figure, too, is Mr. William Jones, the last of that name connected with the bank, who died in 1821. In him we have presented to us the portrait of a kindly old gentleman of the old school, with powdered hair and pigtail, and who wore knee breeches and top boots. Among local bankers there have been many notable personages, some of whom have been distinguished for their social and intellectual graces, and, like the Brothers Grant, one at least has figured in a novel. Mr. John Reid, of the Manchester branch of the Bank of England was on very friendly terms with Thackeray, who has found a place for him in the *Newcomes*.

The limits of this sketch will not permit of any historical or chronological details regarding the Man-

chester banks. This has been admirably done by Mr. Grindon in the very interesting volume already so frequently referred to. It will therefore sufficiently serve the purpose to say that since those early banks of Byrom and of Jones many others have from time to time been instituted. Some of these have had their day and ceased to be, and among them have disappeared, under various circumstances, the names of Scholes, Tetlow & Co., Dainty, Ryle & Co., Peel, Greaves & Co.,—associated with the name of Sir Robert Peel—Thomas Crewdson & Co., and others. Some of the foremost of the private banks which have become historically famous, have been absorbed in other undertakings of the joint-stock kind. In this way, the local “Jones Loyds,” which in due time had become known here as Loyd, Entwistle, Bury and Jervis, was taken over in 1863 by the Manchester and Liverpool District Banking Company Limited, and the quaintly-familiar old premises in King Street have since been recognised as one among the many branches of the banking house in Spring Gardens.

There are at present about a score banks in Manchester, and from many of these have sprung local branches, which are scattered over the near and out-lying districts. In some cases these branches extend to remote places in the county, and beyond its borders to neighbouring counties. Like the home trade and shipping houses, the bankers have a more or less

clearly defined region of their own, and so if you start from Mosley Street at the point where stands the banking house known as Williams Deacon and Manchester and Salford Bank Limited, and pass along York Street into King Street, turning aside a little here and there into Spring Gardens, Brown Street, or Pall Mall, and so making your way to Lower King Street, and thence to St. Ann's Square, through the old-fashioned passage which leads you by the church of St. Ann to where stands the familiar bank building, for a long time known as "Heywood's," but which—having become absorbed therein—is now a city branch of "Williams, Deacon," you will find yourself in the neighbourhood where the first Manchester bank was instituted, and will have pretty well covered the ground occupied in a straggling fashion by the principal financial houses, with the Branch Bank of England standing midway along the course. In their exterior presentations you will have seen various specimens of architecture, more or less suggestive of Classic or Gothic styles, together with modern nondescript blends, in which native originality has been combined with Flemish and other foreign features. The interiors of all these banks are bright, attractive and busy, and in some cases they display decorations of an elaborately ornate kind. There is no need to particularise, but among them you will find those spoken of with familiar brevity as—Brooks's, Consolidated, County, District, Lancashire

and Yorkshire, London and Midland, National and Provincial, Salford, and Union.

They have all, of course, many features in common, though in their financial dealings they may differ in degree and detail. It does not fall within the scope or purpose of this sketch to penetrate the mysteries that lie hid behind a bank counter, but rather to give in such fashion as the circumstances will admit some impression of the interior aspect of a Manchester bank. To do this it is necessary to take a typical case. Any of the large banks would serve; so if we select, for instance, that one known as "The District," it will afford us all the materials necessary for our description. The head office is opposite the General Post Office, of which a lengthy account has already been given in a previous volume. The accompanying view of Spring Gardens is interesting because, in addition to the bank, it includes a specimen of one of those old residences left in the heart of the city, and now devoted to purposes of trade. It was in a similar old house in Norfolk Street, close by, that in 1830 the District had its beginning in Manchester, its actual birthplace being Stockport, where it was founded in the previous year.

Before passing the threshold of a bank one may pause reflectively to consider how important a place such an institution holds in dealing with the monetary results of a great commercial city like Manchester. Banking has become such an absolute necessity of the



*SPRING GARDENS.*  
*(THE DISTRICT BANK.)*



circumstances of the case, that one cannot conceive how business could well be carried on without it. Time was when the trader's bank was a strong box; he could then sit on his money as it were, and so keep watch and ward over it. Different forms of payment necessitated for him outside money-changers, who are of ancient origin; but a bank as a common place of deposit was the result of evolution. So, in due time, as we are told, "a class of agents arose whose office it was to keep the cash of commercial houses." How these private bankers came, not only to hold and exchange, but also to lend money, there is no need to enquire, neither need we trace the conditions which gave rise to the joint stock banks, with their numerous shareholders and limited liability. Your banking house as it exists to-day has shaped itself according to growing requirements, and is prepared to minister to a variety of needs. You may use it as a safe, putting money into it, and drawing it out again according to your pleasure; you may lend to it, or you may borrow of it within the limits of your credit; and if you are disposed to buy shares in a bank of the limited kind, you may yourself become a banker within the degree of your proprietorship.

To understand more fully, however, the conditions of business carried on in a bank, it will be best to step inside the one we have selected. Here, when you have passed the portals and the liveried janitors, you find

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yourself in a spacious area, a part of which is public and at your disposal, the rest being divided from you by a barrier, consisting of a long counter with a broad polished surface, behind which are numerous tellers, each having a pair of shining brass scales in front of him. If you watch one of these tellers you will see that the applications to him are of various kinds. Here a cheque is presented for payment, and he has to identify the signature and to possess a knowledge of the drawer's warrant for issuing it. In making the payment he may have to provide gold in a quantity which necessitates weighing, and then you will see how by division and subdivision from some large bag of coin, he arrives by weight at the required amount, and how daintily he handles the scales when a question of draught is concerned, the receiver being so confident of the result that he dispenses with counting and takes over the money in bulk. Here again comes a customer who, in exchange for value received, requires a draft on London or some more distant and foreign city, and he has the document supplied to him while he waits. Another applicant presents a draft drawn by some other bank upon this, and he too gets his money and goes his way. Then there is the customer who is paying money into his current account, and is required to detail his payment on an accompanying slip of paper, where bills and cheques, and Bank of England and country notes, and sovereigns and half sovereigns,

and silver and pence, are all separately set down, in order to be checked by the teller. So the work of paying and receiving goes on until the clock strikes the hour for the closing of the doors, and the last visitor having departed, the teller can set down his day's transactions in his book, making out a balance therefrom and comparing it with his cash in hand.

Behind the tellers, and divided from them by a low screen, are numerous clerks, a hundred or more of them, working at rows of desks ranged about the pillared and well-lighted area. They are all dealing with money, either as an actual fact, or in entries and calculations that have to do with it. The tellers in front of you are in a sense bankers on their own account for the time being, and have each their stores of coin in gold and silver and bronze to be independently dealt with and accounted for at the close of day to the chief cashier, who has his own little office at one end of the counter. The bank notes are a common stock and are stored in a receptacle within a screened space, where they are separated, with consecutive marks of identification, in the order of their respective values, ranging from five to one thousand pounds. When a teller has occasion to draw upon this local Bank of England, he notes down the identification numbers of the notes, and so in case of need, the use and destination of them can be easily traced. If your visit should happen to be on one of the busiest days, say Tuesday

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or Friday, and especially on the first Tuesday or the last Friday of the month, when many money payments are being made in the city, you will see a crowd of persons at the counter, sometimes three deep, and it will be evident to you that a certain amount of coolness, clearness of head, and concentration are necessary on the part of the tellers to dispose of all the business in hand correctly.

Beyond the barrier of a bank counter there is much to interest the outsider. The desks, with their busy occupants, are grouped into departments, and so—the time of your visit being afternoon—you find that some of the clerks are at work posting, in the customers' accounts, debits or credits, as the case may be, the results of dealings at the counter in the earlier part of the day. In another place the bank's transactions with its branches and correspondents are in the hands of diligent recorders. At one desk the London business is being totalled in figures of large dimensions, and you have there another group deep in the mysteries of bills of exchange and various foreign exchanges. Further on you come upon a department which addresses its communications to all parts known to the Postal Union, and when the day's work is reaching its climax the appearance of things here reminds you of a post office when a mail is being made up. Through the medium of intervening glass, a vision is vouchsafed to you of piled-up wealth in the form of bank notes



A BANK COUNTER.



tied up in bundles, and you are made aware that here is being registered one day's history in the case of each note. Passing by, with due respect, an enclosed space, which is sacred to the interests of the "proprietors" of the institution, you come upon an important reservation which has not inaptly been styled "the captain's bridge." If you are seeking to open an account, or wish to negotiate an overdraft, or have other private business, you will of course find your way to the manager, whose general office is a framed and glazed enclosure, occupying a raised space here and within the area where the clerks are gathered together, with whom he is in immediate touch, looking down upon them from his place of vantage, with electric bells close at hand, wherewith to summon any of his assistants with whom he may wish to have conference. If still further privacy is necessary, there are secluded parlours lying about the adjacent corridors, retired places favourable to the interchange of confidences. Among these extra chambers there is a larger one, where directors and shareholders meet at specified times, and where reports are submitted and dividends declared.

On the ground floor of a bank, while active business is going on, there is much valuable property being dealt with at desk and counter, but when the final hour for closing arrives the whole of this property, in one way or another, disappears in the basement. Then may you see cash being wheeled on trucks and lowered

by means of a hoist, and at the same time a great bookcase, which was a prominent feature in the centre of the area, is seen, with its closely packed contents, to sink slowly until the iron top of it is level with the floor. Descending by a stairway to these lower regions, illuminated by the electric light, you find yourself amid cavernous surroundings—strong rooms for cash, or store-houses for books and documents of various kinds. There is much locking and unlocking of doors under conditions, which to you are mysterious, and suggestive of a prison-house. You find yourself among safes, disclosing, in one case, when opened, gold in bags, each one of which may contain a thousand sovereigns, while in another are deposited great hoards of silver. In like manner are bank notes, bills, and other paper securities jealously guarded. In this neighbourhood also are stored boxes and receptacles of various kinds, which are understood to contain plate or other valuables belonging to customers of the bank, who have placed them here for safety.

Leaving these lodgments of treasure, you pass into a great library, whose shelves are laden with ponderous tomes, the recorded history of the bank as contained in its ledgers, fresh volumes of which, with their debits and credits, and calculation of interest by logarithms, are still in process of writing from day to day. By means of a small lamp of the portable kind, lit with the electric spark, you may scan the outsides of these

books and speculate upon the wealthy suggestiveness of their figured contents, as you pass between the dusky rows of shelves, until you reach the first completed volume, which contains the chronicle of the bank's earliest transactions. Another interesting feature of this reference library is its piles of manuscripts arranged in bundles, and pigeon-holed, as it were, in numerous racks. Each of these weighty bundles, properly labelled and docketed, contains a day's transactions in the form of cashed cheques and other vouchers for receipts and payments. So methodical is the arrangement that it is possible in a few moments to lay hands upon any required document of a given date. Another evidence of the care and precaution exercised in a bank is submitted to you in the form of sundry boxes, each containing a day's sweepings of the floor of the bank; so that if you have inadvertently dropped a scrap of paper or anything else of importance it may be searched for here within a reasonable time. The underground chambers are numerous and far-reaching, needing several stairways to give access to them; and as you are conducted from one to another you find that a kitchen is an apartment to which some consideration is given even in a bank, and that there are rooms set apart for the comfort and convenience of the clerks. Below here, too, is generated the electric power for lighting purposes, and you are shown quite an important engine house with the dynamos busy at work,

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and it is explained to you how power is provided also for ventilating purposes.

As you pass through those upper corridors again on your outward way, it is worthy of note that one of the rooms there was formerly used as a Clearing House for Manchester bankers; that institution being now located in the Branch Bank of England. The mention of the operation known as clearing opens up a new feature of local banking, and will also help to illustrate the magnitude of the business of the city in its financial expression. It is obvious that in the multitude of cheques passing through each bank there must be many which are drawn upon neighbouring banks. To realize these would either necessitate the collection of them by a clerk from each bank and the transference of a corresponding amount of notes and coin, or the clerk might deposit with each bank the cheques held against it, to credit on account, with a view to subsequent settlement in some convenient way. By means of the clearing house, however, a ready means of transference and exchange is provided. The institution by which this is brought about is known as the Association of Manchester Clearing Bankers, and the representatives of each bank in the Association form a committee, with one of the agents of the Bank of England as chairman. A number of rules have been framed by which the proceedings are regulated and the limitations of responsibility are provided for. The effect is that

twice on ordinary business days and once on Saturdays, representatives from the banks meet in the Clearing House, each bringing with him all the cheques upon other banks in the Association, that are held by his own bank. If, say, there are ten other banks represented and he has claims upon all of them and they upon him, he will hand out ten lists of cheques and himself receive ten in return. In the end documents are exchanged, balances are struck between the compared totals, and the differences are arranged for settlement through the Bank of England, one of whose officers presides at each clearing. In this way the transference of cash is minimised to the smallest extent, if not altogether dispensed with. How great is the business transacted in this way may be seen by the Clearing House returns for July, 1895, which showed that for one day (1st July), they were £1,088,998; for the week ending 6th July, £4,282,017; and for the whole month £15,795,973. When we consider that the total clearing returns for the year 1894 were considerably in excess of one hundred and sixty one millions sterling, and that these figures represent only one necessarily limited department of local banking, we may, by inference, form some conception of the magnitude of the city's financial dealings.

Many other aspects of our general subject suggest themselves for consideration, but with this brief chapter on banking we must bring our narrative to a close, and

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shall be well content if we have succeeded in interesting the reader in such features, past and present, as we have been able to delineate for him of our busy and time-honoured Mercantile Manchester.



# PREVIOUS TREATISES

BY JOHN MORTIMER

(*Chief Cashier, Henry Bannerman & Sons Limited, Spinners, Manufacturers & Merchants*),

Published in the "DIARY AND BUYERS' GUIDE."

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FROM COTTON TO CLOTH.

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CALICO PRINTING.

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FROM FLEECE TO FLANNEL.

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FROM FLAX TO LINEN.

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HENRY BANNERMAN & SONS LIMITED: ITS ORIGIN,  
RISE, AND PROGRESS.

HOW A LACE CURTAIN IS MADE.

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CONCERNING VELVETEEN.

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GOLD.

A FACTORY TOWN.

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COTTON: FROM FIELD TO FACTORY.

A CITY POST OFFICE.

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COTTON SPINNING: THE STORY OF THE SPINDLE.

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